









**REPORT**  
**ON**  
**FAMILY LIVING SURVEY**  
**AMONG INDUSTRIAL WORKERS**  
**1958-59**  
**JAMSHEDPUR**

**LABOUR BUREAU**  
**MINISTRY OF LABOUR AND EMPLOYMENT**  
**GOVERNMENT OF INDIA**



**1965**

**PRINTED IN INDIA BY THE MANAGER GOVERNMENT OF INDIA PRESS  
SIMLA FOR THE MANAGER OF PUBLICATIONS CIVIL LINES DELHI**

## P R E F A C E

In pursuance of the recommendations of the Rau Court of Enquiry, Family Budget Enquiries were conducted on uniform lines in selected industrial centres in India during 1944—46 by the Government of India with a view to constructing and maintaining reliable Consumer Price Index Numbers for different centres. With the passage of time the consumption pattern of working class had undergone considerable change and it was felt that the existing Consumer Price Index Numbers should be revised on the basis of new weighting diagrams. It was, therefore, decided by the Planning Commission that fresh Family Living Surveys in 50 important industrial centres (factory, mining and plantations) based on the latest scientific principles should be conducted during the Second Plan period. This task was entrusted to the Labour Bureau, Ministry of Labour and Employment. A Working Group consisting of representatives of Indian Statistical Institute, National Sample Survey, Central Statistical Organisation and the Labour Bureau was accordingly set up for deciding all technical details for the planning and conduct of the Enquiries. The Enquiries were conducted in 1958-59 in accordance with the recommendations of the Technical Advisory Committee on Cost of Living Index Numbers set up by Government and keeping in view the principles laid down by the I.L.O.

2. Unlike the 1944—46 Enquiries which mainly consisted of collection of data on Income and Expenditure of working class households, the scope of the 1958-59 Enquiries was enlarged so as to include a study of other aspects of the Level of Living in addition to Income and Expenditure.

3. The collection of data was entrusted to the National Sample Survey during its 14th round (except for Bombay Centre and centres in West Bengal where the field work was done by I.S.I. Field Branch) and tabulations relating to Family Budget data to the Indian Statistical Institute, Calcutta. The drafting of the Reports and the tabulation of data relating to Level of Living were the responsibility of the Labour Bureau.

4. This report relates to the Enquiries conducted in Jamshedpur Centre. A General Report dealing mainly with the technical aspects of the Enquiries is being brought out separately. The present Report consists of two Parts. Part I contains a discussion of Family Budget data while Part II analyses data relating to other aspects of the Level of Living.

5. The primary responsibility of drafting this report devolved on Shri J. N. Agrawal, Research Officer, assisted by Shri A. R. Nag, Investigator Grade I, under the guidance and supervision of Shri L. R. Varma, Deputy Director. My thanks are due to the National Sample Survey, the Indian Statistical Institute, the Central Statistical Organisation, the State Governments and the various Employers' and Workers' Organisations for their kind co-operation in the conduct of the

Enquiries. Thanks are also due to the working class households but for whose active co-operation it would not have been possible to collect the requisite data relating to the various facets of family living.

6. The views expressed in this Report are not those of the Government of India.

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*Dated the 3rd February, 1965.*

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## PART I (FAMILY BUDGET)

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(1—2 )



## CHAPTER 1

### SCOPE AND METHOD OF THE SURVEY

#### 1.1. *Family living study*

Family living studies aim at the collection and analysis of data on consumption pattern and other aspects of living conditions in respect of families of a specified population group. The surveys conducted for this purpose provide scope for the collection of a wide range of data from the families. When attention is focussed on a limited aspect only, the surveys become specialised surveys, such as family budget surveys, where the bulk of the data collected relate to consumption expenditure. Other illustrations of such specialised surveys are, food consumption surveys, health surveys, labour force surveys, demographic surveys, education surveys and housing surveys. Although in each case the specialised survey lays emphasis on a particular problem, some more general information, such as the economic status of the family, is frequently included in order to facilitate the analysis of the data collected during the specialised surveys. In recent years the tendency has been to widen the scope of family living surveys to multi-subject surveys laying equal emphasis on a broad spectrum of data, combining two or more major topics, such as family characteristics, income, employment, education, housing, nutrition, health, etc. Through such multi-subject surveys, family living studies can be put to manifold uses. These may be used to provide material for research into the behaviour patterns of different groups of the population. They can also supply the basic data needed for policy making in connection with social and economic planning which may include the establishment of norms or the determination of needs in preparation for social and economic measures, as well as for the assessment of the impact of policy decisions already applied in implementing welfare programmes. In developing countries like India, which are engaged in planning programmes, the data collected through family living surveys can be used to fill gaps in the existing information and to provide checks on the completeness of the existing data.

In its widest sense, a family living survey should yield data for an analysis of the level of living of a particular population group. An idea of the spectrum of data needed for such an analysis can be had from the following main components of the level of living given by the U.N. Committee of Experts on International Definition and Measurement of Standards and Levels of Living, 1954\*.

- (i) Health, including demographic conditions;
- (ii) Food and nutrition;
- (iii) Education, including literacy and skills;
- (iv) Conditions of work;

\*Report on International Definition and Measurement of Standards and Levels of Living, U. N., 1954.



- (v) Employment situation;
- (vi) Aggregate consumption and savings;
- (vii) Transportation;
- (viii) Housing, including household facilities;
- (ix) Clothing;
- (x) Recreation and entertainment;
- (xi) Social security; and
- (xii) Human freedoms.

In conducting the family living surveys in this country during 1958-59, *inter alia* in Jamshedpur, an attempt was made to cover many of the components given above. At the same time, the object of deriving a weighting diagram for new series of consumer price index numbers for the respective centres was kept in view. For the latter purpose, the relevant data are those which are usually covered in a specialised family budget survey. In this Report, the data on family budget survey have been discussed separately in Part I and the data collected on other components of level of living have been presented in Part II:

## 1.2. Description of the survey

The last family budget survey in Jamshedpur was conducted during 1944-45\*. The present survey in Jamshedpur was part of an integrated scheme of family living surveys among industrial workers at 50† important factory, mining and plantation centres under the Second Five Year Plan. The details regarding origin, scope, design, etc., of the present surveys will be published in a separate report, as they happen to be common for all the 50 centres. A few important details are, however, discussed here briefly in order to bring out the significance of the data for Jamshedpur centre presented in this Report.

### 1.21. Organisation of the survey

The working class family living survey was sponsored by the Labour Bureau, Ministry of Labour and Employment, Government of India. The technical details of the survey were worked out under the guidance of a Technical Advisory Committee on Cost of Living Index Numbers consisting of the representatives of the Ministries of Labour and Employment, Food and Agriculture and Finance, the Planning Commission, the National Sample Survey Directorate, the Department of Statistics (C.S.O.), the Indian Statistical Institute and the Reserve Bank of India. The field work was entrusted to the Directorate of National Sample Survey and processing and tabulation of data collected in Schedule 'A' (Family Budget) to the Indian Statistical Institute, Calcutta. The tabulation of data collected in Schedule 'B' (Level of Living) was done in the Labour Bureau. Analysis of the data, publication of Reports on the results of the surveys and construction and maintenance of new series of consumer price index numbers were the responsibilities of the Labour Bureau.

\*Report on an enquiry into Family Budgets of Industrial workers in Jamshedpur, 1944-45.

†The list of 50 centres is given in Appendix I.

### 1.22. *Definition of a working class family*

A working class family was the basic unit of the survey. A family was defined in terms of sociological and economic considerations as consisting of persons:

- (i) generally related by blood and marriage or adoption;
- (ii) usually living together and/or served from the same kitchen; and
- (iii) pooling a major part of their income and/or depending on a common pool of income for a major part of their expenditure.

Relatives and friends, besides wife and children, living with the family and depending on the common family pool for their expenditure were considered family members. On the other hand, domestic servants and paying guests were generally excluded from the concept but they were taken to constitute separate families within the household. Care was taken to include temporary absentees such as family members on tour or on visit to relatives or friends, or in hospital. Casual guests were not considered to be family members even though they might have stayed with the family for a fairly long period. In a messing group, where the members pooled a part of their income only for messing, generally each member was treated as a separate family.

A working class family was defined as one which derived 50 per cent. or more of its income during the specified calendar month through manual work in a factory, mine or plantation covered by the Factories Act, 1948, the Mines Act, 1952, or the Plantations Labour Act, 1951, as the case may be. The survey in Jamshedpur, which was a factory centre, covered families deriving a major part of their income from manual employment in registered factories only. Manual work was defined on the basis of classification of occupations. Thus, a job though essentially involving physical labour but requiring a certain level of general, professional, scientific or technical education was classified as 'non-manual'. On the other hand, jobs involving physical labour but not requiring much of educational (general, scientific, technical or otherwise) background were treated as 'manual' work.

### 1.23. *Delimitation of area*

The geographical area to be covered in the course of the survey at a centre was decided in consultation with local organisations, both official and non-official, Municipalities or Corporations and other knowledgeable authorities during a preliminary survey conducted in December, 1957—February, 1958. At Jamshedpur centre, the following localities were selected for the purpose of the survey:

- (i) The areas under TISCO administration;
- (ii) Quarters of other factories in Jamshedpur;
- (iii) Jugsalai notified area; and
- (iv) The adjoining villages of Mango, Dimua, Balogoma, Paridih, Mirajdi, Kanali, Dindli, Bagbera, Kervadungri, Hargarghutto, Kitadih, Karandih, Sundargarh, Kashmahal, Parsudih, Silgajon, Malshdumpur and Manifit.

### 1.24. *Design of survey*

Two types of sampling methods, viz., tenement sampling and pay-roll sampling were followed for getting down to the ultimate

units of the family living survey, viz., the families. The choice between the two methods depended upon operational convenience. Thus, at a centre where working class population was concentrated in definite areas, which could be located and demarcated without much difficulty, tenement sampling was followed. On the other hand, if the working class population in a centre was found to be loosely dispersed, the pay-roll sampling was adopted, because operationally it was more convenient and economical. On the basis of a preliminary survey, it was decided to adopt tenement sampling at Jamshedpur Centre.

The sample size for a centre was determined on the basis of the number of industrial workers, the type of sampling followed, the work load manageable by an Investigator, and the required precision of weights to be derived from Schedule 'A' for consumer price index numbers.

The sample size originally fixed for the survey at Jamshedpur was 720 families to be canvassed for Schedule 'A' and 240 families to be canvassed for Schedule 'B'. The number of schedules finally collected and tabulated was 718 Schedule 'A' and 240 Schedule 'B'. The difference between the number of sampled families originally fixed and the number of families finally covered in respect of Schedule 'A' was due to exclusion at the tabulation stage of surveyed families not belonging to working class, rejection of schedules because of unsatisfactory data, etc.

The two samples drawn for Schedule 'A' and 'B' were mutually exclusive because canvassing of both the schedules from the same sampled families would have caused fatigue both to the Investigators and informants. The whole sample was staggered over a period of 12 months evenly so as to eliminate the seasonal effects on the consumption pattern. The selection of sample was done in two stages. In the first stage the areas to be covered by the survey were divided into blocks, each block being a group of adjacent roads in a locality containing quarters of similar type. Since some of the blocks and villages were very large, the number of artificial blocks to be formed in them were decided before sampling. The blocks were arranged by geographical contiguity. Three independent simple systematic samples of 36 blocks or villages each were sampled with probability proportional to the numbers of artificial blocks in them and blocks within each sub-sample were grouped systematically into clusters of 3 blocks each before allotting to the months of survey. Each of the 12 clusters sampled for an Investigator was assigned to a particular month of enquiry by a random process. The second stage unit for selection was a working class family. Each month, the Investigator listed all the families in the cluster allotted to that month by house to house visit and classified them as working class families and others. While listing, information was also collected on the family size, the expenditure class to which it belonged and the State of origin of the head of the family. The two expenditure classes were those with expenditure less than Rs. 60.00 p.m. and others. This information was used to arrange the working class families in the cluster, first by family size (single-member families and others) and within these classes by expenditure class and within these by the State of origin. Those belonging to the State of origin of the majority of families in the cluster were put in

one class and the rest formed the other class of State of origin. A simple systematic sample of 20 working class families was drawn from this arranged list. Every fourth family in this sample was contacted for filling Schedule 'B' (on level of living) and the remaining three for Schedule 'A' (on family budget).

#### 1.25. *Period of survey*

As mentioned earlier, the survey was designed to cover a period of 12 months at each centre. The period for the working class family living survey at Jamshedpur Centre was July, 1958 to September, 1959. The period was more than 12 months because of non-availability of some of the selected households during the time of enquiry.

#### 1.26. *Method of survey*

The 'Interview Method' was followed for the collection of data as a large portion of the population covered consisted of illiterate workers who could not be expected to reply to mailed questionnaires or to maintain accounts. Moreover, the questionnaire covered a wide range of subjects, accurate replies to some of which could not be had without explaining in person the significance of the questions to the respondents.

#### 1.27. *Difficulties in the collection of data*

The employers and employees evinced keen interest in the survey and extended full cooperation to the Investigators of the Directorate of National Sample Survey, who were entrusted with the field work. It took three to four hours to complete Schedule 'A' (relating to income and expenditure). The detailed itemised breakdown of consumption and expenditure in many of the blocks, e.g., clothing, medical care, personal care, education and reading, recreation and amusements, transport and communication, subscription, personal effects, taxes and interest, was quite irksome to the workers. Information on the consumption of liquor and other intoxicants was furnished by the workers with great reluctance.

## CHAPTER 2

### ECONOMIC BACKGROUND OF THE CENTRE

#### 2.1. *Introductory*

Jamshedpur is an important industrial town of Bihar State and is situated on the bank of river Subarnarekha in the district of Singhbhum. It is the oldest steel city connected by rails and roads with the rest of India.

#### 2.2. *Population*

According to 1961 Census, the population of Jamshedpur Town Group was 3.28 lakhs. The population of the town has registered a rapid increase since 1911. The following table shows the growth of population in Jamshedpur Town Group from 1911 onwards:—

TABLE 2.1

Year	Population*						(in lakhs)	Decennial percentage increase
1							2	3
1911	..	..	..	..	..	..	0.06	..
1921	..	..	..	..	..	..	0.57	911.28
1931	..	..	..	..	..	..	0.92	61.19
1941	..	..	..	..	..	..	1.65	78.88
1951	..	..	..	..	..	..	2.18	31.91
1961	..	..	..	..	..	..	3.28	50.37

#### 2.3. *Working class areas*

The working class population at Jamshedpur is concentrated in the following areas:—

1. the areas under TISCO administration;
2. quarters of other factories in Jamshedpur;
3. Jugsalai notified area; and
4. the adjoining villages of Mango, Dinua, Balogoma, Pandih, Mirjadih, Kapali, Dindli, Bagbera, Kernadungri, Hargarghutto, Kitadih, Karandih, Sundergarh, Kashmahal, Parshdih, Silgajon, Malshdrumpur and Manifit.

#### 2.4. *Working class markets*

The markets patronised predominantly by the working class population in Jamshedpur are:—

1. Sakchi
2. Golmuri
3. Jugsalai
4. Bistapur

\*Source—Census of India, 1951—Volume, Bihar, —Part IIA. Figures for 1961 have been taken from Census of India Paper No. 1 of 1962.

The above markets have been selected for the collection of retail prices for the new series of Consumer Price Index Numbers for Jamshedpur Centre.

## 2.5. General characteristics of working class population—survey results

### 2.51. Industries

According to the survey, the estimated number of working class families (as defined for the purpose of the survey) in Jamshedpur was about 25 thousands. The estimated number of employees in these families was about 30 thousands. A distribution of these employees by industries and in each industry by sex and adults/children is given in the following table. In column 7, average monthly income per employee from paid employment in different industries, as reported by the families, is also given.

TABLE 2.2

*Distribution of employees (including apprentices) by industries and other details*

Industry	Percentage distribution of employees by sex and adults/ children				Total number of employees (estimated)	Average monthly income per employee from paid employment (Rs.)	Number of employees (un-estimated)*
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Manufacture of iron and steel	92.87	6.93	0.20	100.00	17,414	176.32	544
Manufacture of structural steel products .. ..	95.62	4.38	..	100.00	1,317	170.59	36
Basic metals and their products	98.58	1.42	..	100.00	3,585	141.20	94
Machinery and electrical equipment .. ..	97.34	2.66	..	100.00	1,965	133.91	53
Locomotive industry .. ..	96.99	3.01	..	100.00	2,107	151.03	59
Motor vehicles .. ..	100.00	..	..	100.00	302	227.35	10
Electricity, gas, water, etc., services .. ..	50.66	49.34	..	100.00	372	64.63	10
Rest .. ..	96.99	3.01	..	100.00	3,421	105.83	91
All .. ..	94.26	5.63	0.11	100.00	30,483	158.69	897
Number of employees (unestimated)* .. ..	852	44	1	897	..	..	..

\*Unestimated figures stand for sample totals and estimated figures are the population estimates derived from the sample totals. This is how the expression will be used in all other tables of Part I of the Report. Where nothing is mentioned, the figures should be taken as estimated figures.

A majority of workers (57 per cent.) were employed in the manufacture of iron and steel industry. Women employees constituted about 5.6 per cent. of the total and were employed in all the industries excepting the motor vehicles industry. The proportion of children (upto the age of 14 years) was negligible.

The average monthly income per employee from paid employment was Rs. 158.69, the highest of Rs. 227.35 being in the motor vehicles industry. The lowest (Rs. 64.63) was in the electricity, gas, water, etc., services group of industries.

### 2.52. Occupation

Table 2.3 gives, by major occupations, the percentage distribution of employees by sex and adults/children, total number of employees and average monthly income per employee from paid employment.

TABLE 2.3

*Distribution of employees (including apprentices) by occupation and other details*

Occupation	Percentage distribution of employees by sex and adults/children				Total number of employees	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Furnacemen, rollers, drawers, moulders and related metal making and treating workers	97.61	2.39		100.00	5,033	167.18	142
Fitter mechanists, tool makers and machine tool setters .. .. .	100.00	..		100.00	2,420	193.82	66
Fitter assembler, and machine erector (except electrical and precision instrument fitter assemblers) ..	100.00	..		100.00	1,066	196.75	32
Welders and flame cutters ..	100.00	..		100.00	516	189.88	14
Tool makers, machinists, plumbers, welders, platers and related workers—rest ..	98.93	1.07		100.00	4,884	159.53	146
Electricians and related electrical and electronic workers	100.00	..		100.00	1,572	221.69	46
Labourers not elsewhere classified .. .. .	78.80	21.20		100.00	5,263	95.89	154
Fire fighters, policemen, guards and related workers ..	96.79	3.21		100.00	1,249	120.76	44
Rest .. .. .	95.01	4.59	0.	100.00	8,480	169.35	253
All occupations .. .. .	94.26	5.63	0.11	100.00	30,483	158.69	897
Number of employees (unestimated) .. .. .	852	44	1	897	..	..	—

About 16.5 per cent. of the employees worked as furnacemen, rollers, drawers, moulders and related metal making and treating workers and about 16 per cent. worked as tool makers, machinists, plumbers, welders, platers and related workers—rest.

The average monthly income from paid employment per employee was higher than the overall average for all occupations in case of electricians and related electrical and electronic workers; fitter assembler and machine erector (except electrical and precision instrument fitter assemblers); fitter machinists, tool makers and machine tool setters; welders and flame cutters; occupations classified as rest; furnacemen, rollers, drawers, moulders and related metal making and treating workers; tool makers, machinists, plumbers, welders, platers and related workers—rest.

### 2.53. Nature of employment and type of settlement

Table 2.4 gives the percentage distribution of employees by number of days worked during the month, classified by (a) regular and casual employment, and (b) settled or not-settled. A settled person was defined as one who had permanently settled down at the place of survey, i.e., who had no enduring connections with his native place and had developed sentimental and permanent attachment to his present place of stay.

TABLE 2.4

*Distribution of employees (including apprentices) by nature of employment, type of settlement and number of days worked*

Number of days worked during the month	Nature of employment			Type of settlement		Number of em- ployees (unesti- mated)	
	Regular	Casual	All	Settled	Not settled		
1	2	3	4	5	6	7	
—0	..	0.05	3.57	1.42	0.21	1.93	17
1—7	..	0.95	2.59	1.42	1.73	1.29	10
8—15	..	2.34	4.06	2.83	4.03	2.32	24
16—19	..	3.15	1.19	2.59	2.08	2.81	22
20—23	..	8.60	5.72	7.77	6.86	8.16	72
24—27	..	83.01	74.85	80.67	81.93	80.13	725
28—31	..	1.40	8.02	3.30	3.16	3.36	27
Total	..	100.00	100.00	100.00	100.00	100.00	897
Percentage to total	..	71.32	28.68	100.00	30.03	69.97	..
Number of employees (unestimated)	..	663	234	897	230	667	..

About 71.3 per cent. of the total employees were regular and the remaining 28.7 per cent. were casual\*. A large majority (about 70 per cent.) of employees were not settled at the centre.

### 2.54. Family Income

The average monthly income per family of the population surveyed was Rs. 204.97. The estimated percentage distribution of families in different income groups is given in Table 2.5.

\*The classification of workers into regular and casual was done on a different basis from the one adopted in the 'Occupational Wage Survey' conducted by the Labour Bureau in 1953-59 where the term casual was used in a more restricted sense.



TABLE 2.5

*Distribution of families by monthly family income*

Monthly family income							(Percentage of families to total)
Less than Rs. 30	..	..	..	..	..	..	..
Rs. 30 to less than Rs. 60	..	..	..	..	..	..	0.97
Rs. 60 to less than Rs. 90	..	..	..	..	..	..	6.23
Rs. 90 to less than Rs. 120	..	..	..	..	..	..	12.60
Rs. 120 to less than Rs. 150	..	..	..	..	..	..	15.38
Rs. 150 to less than Rs. 210	..	..	..	..	..	..	27.84
Rs. 210 to less than Rs. 300	..	..	..	..	..	..	21.24
Rs. 300 and above	..	..	..	..	..	..	15.74
Total							100.00

The modal family income group was from 'Rs. 150 to less than Rs. 210'. About two-third of the families had income ranging from Rs. 120 to less than Rs. 300 per month.

1.55. *Family size*

The average size of the family was 4.78 persons. The estimated distribution of families in the different size groups is given in table 2.6.

TABLE 2.6

*Distribution of families by size*

Family size (Number of members)							Percentage of families to total
One	..	..	..	..	..	..	13.73
Two and three	..	..	..	..	..	..	23.78
Four and five	..	..	..	..	..	..	24.38
Six and seven	..	..	..	..	..	..	19.73
Above seven	..	..	..	..	..	..	18.38
Total							100.00

A large proportion of families (about 48 per cent.) consisted of two to five members.

## CHAPTER 3

### FAMILY CHARACTERISTICS

#### 3.1. *Introductory*

Some general details of the working class population in Jamshedpur have been discussed in the preceding chapter. An analysis of the important socio-economic characteristics of the working class families in Jamshedpur as revealed by the survey is presented below.

#### 3.2. *Age, sex and marital status*

Table 3.1 gives the percentage distribution of family members by age, sex and marital status.

**TABLE 3.1**  
*Percentage distribution of family members by age, sex and marital status*

Sex and marital status	Number (unestimated)	Age (years)								Percentage distribution of all members	
		Below 5	5—14	15—34	35—54	55—59	60—64	65 and above	Total		
1	2	3	4	5	6	7	8	9	10	11	
<i>Men</i>											
Unmarried ..	..	1,055	25.66	52.97	21.28	0.09	..	..	..	100.00	29.87
Married ..	..	860	..	0.28	40.35	52.54	4.96	0.83	1.04	100.00	24.66
Widowed ..	..	26	..	..	18.03	25.21	9.53	23.47	23.76	100.00	0.93
Divorced ..	..	..	..	..	..	..	..	..	..	..	..
Separated ..	..	..	..	..	..	..	..	..	..	..	..
Sub-total ..	..	1,941	13.82	28.66	29.70	23.84	2.36	0.76	0.86	100.00	55.46
<i>Women</i>											
Unmarried ..	..	750	33.44	55.71	10.38	0.19	0.15	0.13	..	100.00	20.78
Married ..	..	728	0.10	1.44	63.81	31.66	1.05	1.41	0.50	100.00	20.77
Widowed ..	..	89	..	1.66	14.15	38.17	9.20	7.63	29.19	100.00	2.70
Divorced ..	..	5	..	..	57.48	42.52	..	..	..	100.00	0.17
Separated ..	..	2	..	..	5.61	94.39	..	..	..	100.00	0.12
Sub-total ..	..	1,574	15.64	26.76	35.70	17.60	1.12	1.18	2.00	100.00	44.54
Total ..	..	3,515	14.63	27.81	32.38	21.05	1.81	0.95	1.37	100.00	100.00
Number of members (unestimated)											
	..	533	989	1,107	747	64	31	44	3,515	x	

Taking all the family members at the centre, 55.5 per cent. were men and 44.5 per cent. women. Children of 14 years of age or below constituted about 42 per cent. of the total and persons of 55 years and above about 4 per cent. Of the persons falling in the age-group 15 to 54, about 56 per cent. were men and 44 per cent. women. In this age-group among men, 21 per cent. were unmarried, 77 per cent. married and the rest were widowers. Among women in the same age-group 9 per cent. were unmarried, 84 per cent. married and the rest were widowed, divorced and separated.

### 3.3. Religion and size

Table 3.2 shows the distribution of families by religion and size giving a few more details such as average size of the family and average number of children per family.

TABLE 3.2

*Percentage distribution of families by religion and size*

Size of family	Religion			
	Hinduism	Islam	Rest	All
One .. ..	12.65	21.87	11.18	13.73
Two and three .. ..	26.31	15.03	15.54	23.78
Four and five .. ..	23.98	24.00	28.07	24.38
Six and seven .. ..	19.80	16.20	24.01	19.78
Above seven .. ..	17.26	22.90	21.20	18.38
Total ..	100.00	100.00	100.00	100.00
Percentage of families to total	77.05	13.23	9.72	100.00
Average size of the family ..	4.65	4.91	5.59	4.78
Average number of children per family .. ..	1.92	2.24	2.64	2.03

The proportion of families in size classes two and three and four and five was more or less equal.

### 3.4. Language and size

Table 3.3 shows the percentage distribution of families by mother tongue and size giving a few more details such as average size and average number of children per family.

TABLE 3.3

Percentage distribution of families by mother-tongue and size

Size of family			Mother-tongue						
			Bangali	Hindi	Oriya	Punjabi	Urdu	Rest	All
1			2	3	4	5	6	7	8
One	..	..	18.13	9.67	17.35	16.76	13.12	13.77	13.73
Two and three	..	..	14.57	25.83	24.64	12.31	15.33	33.53	23.78
Four and five	..	..	23.28	24.77	30.10	29.02	24.67	20.10	24.38
Six and seven	..	..	18.79	21.26	17.87	15.15	23.01	19.65	19.73
Above seven	..	..	25.23	18.41	10.04	26.73	23.87	12.95	18.38
Total	..	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total			17.89	34.48	11.62	7.25	6.38	22.28	100.00
Average size of the family			5.07	4.86	4.07	5.78	5.60	4.24	4.78
Average number of children per family			2.22	2.05	1.66	2.76	2.67	1.62	2.03

Hindi speaking families formed about 34 per cent. of the total, Bengali speaking about 18 per cent., Oriya speaking about 12 per cent., Punjabi speaking about 7 per cent. and Urdu speaking about 6 per cent. The remaining, about 22 per cent., spoke other languages.

### 3.5. Literacy

The levels of literacy among family members by age and family income classes are presented in table 3.4.

TABLE 3.4

*Percentage distribution of family members in various monthly family income classes by age group and levels of literacy*

Age group and educational standard	Monthly family income class (Rs.)								
	<30*	30— <60	60— <90	90— <120	120— <150	150— <210	210— <300	300 and All above	
1	2	3	4	5	6	7	8	9	10
<i>(i) Age less than 5 years</i>									
Below primary	..	..	..	8.85	2.12	7.82	4.75	6.14	5.63
No education	..	..	100.00	91.15	97.88	92.18	95.25	93.80	94.37
Total	..	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<i>(ii) Age 5 years and above</i>									
Illiterate ..	..	90.19	66.11	52.00	55.68	47.33	33.17	29.39	43.43
Below primary	..	..	15.15	25.86	18.47	27.90	23.61	25.03	24.15
Primary ..	..	9.81	15.77	13.74	19.56	16.02	16.80	20.93	17.57
Middle ..	..	..	2.21	7.46	6.29	6.56	18.68	18.47	12.08
Matriculate	..	..	0.76	0.94	..	1.99	2.43	5.23	2.42
Others ..	..	..	..	..	..	0.20	0.31	0.95	0.35
Total	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

\* The sign '<' in this and subsequent tables denotes 'less than'.

Only a negligible percentage of children aged less than 5 years had started receiving education. By and large, the percentage of illiterate members seemed to decline in higher income classes. On the other hand, the percentage of members having middle or higher standards of education was higher in higher income classes.

### 3.6. Births and deaths

Demographic data on births and deaths in the sampled families during the year preceding the date of survey are presented in tables 3.5 and 3.6.

TABLE 3.5

*Total number of births during the year by (i) type of birth, (ii) age of mother and (iii) sex of child*

Item								Total number of births
<i>(i) Type of birth</i>								
Abortion	..	..	..	..	..	..	..	25
Still birth	..	..	..	..	..	..	..	53
Live-birth	..	..	..	..	..	..	..	2,978
Total-births								3,056
<i>(ii) Age of mother</i>								
Below 15 years	..	..	..	..	..	..	..	97
15—24	..	..	..	..	..	..	..	884
25—34	..	..	..	..	..	..	..	1,720
35—44	..	..	..	..	..	..	..	328
45 and above	..	..	..	..	..	..	..	27
Total								3,056
<i>(iii) Sex of Child*</i>								
Male	..	..	..	..	..	..	..	1,802
Female	..	..	..	..	..	..	..	1,176

\* Only live-births are considered.

TABLE 3.6

Total number of deaths during the year by (i) sex, (ii) age, and (iii) cause of death

Item								Total number of deaths
<b>(i) Sex</b>								
Male	..	..	..	..	..	..	..	640
Female	..	..	..	..	..	..	..	490
Total								1,130
<b>(ii) Age</b>								
Below 15 years	..	..	..	..	..	..	..	455
15-34 „	..	..	..	..	..	..	..	129
35-54 „	..	..	..	..	..	..	..	176
55-64 „	..	..	..	..	..	..	..	80
65 and above	..	..	..	..	..	..	..	290
Total								1,130
<b>(iii) Cause of death</b>								
Group*—(a)	..	..	..	..	..	..	..	139
„ —(b)	..	..	..	..	..	..	..	42
„ —(c)	..	..	..	..	..	..	..	444
„ —(d)	..	..	..	..	..	..	..	7
„ —(e)	..	..	..	..	..	..	..	47
„ —(f)	..	..	..	..	..	..	..	27
„ —(g)	..	..	..	..	..	..	..	148
„ —(h)	..	..	..	..	..	..	..	276
Total deaths								1,130
Total deaths per 100 members								0.95

\* Group (a) fevers; (b) small pox, plague, cholera; (c) tuberculosis, cancer, diphtheria, asthma, respiratory diseases, heart diseases, dysentery, diarrhoea, other stomach troubles, rickets, mental deformity; (d) complication of child birth; (e) industrial accidents, snake bite, suicide non-industrial accidents; (f) old age; (g) other causes diagnosed; (h) other causes undiagnosed.

Total live-births per 100 members worked out to 2.52 in a year and total deaths per 100 members came to 0.95 in a year taking all families into account, i.e., both single-member families and multi-member families.

### 3.7. Distribution of family members by age, sex and activity status

Activity status is meant to distinguish among (a) those in gainful employment, (b) those not so occupied but seeking, and if not seeking then available for gainful employment and (c) those not in the labour force. The first major category covers employers, employees, apprentices, self-employed persons and unpaid family labour. The second category includes the unemployed, i.e., persons seeking employment and persons not seeking, though available for employment. The last category comprises pensioners, students, women doing domestic work only, disabled persons, young children, those employed in non-gainful occupations, etc.

For each of the members of the sampled families information was collected on age, sex and activity status as on the day preceding the date of survey. The estimated distribution for all families of the defined working class population group is given in table 3.7.

TABLE 3.7

*Percentage distribution of family members by age, sex and activity status*

Sex and activity status	Number of members (unestimated)	Age (years)								Percentage-distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above	Total	
1	2	3	4	5	6	7	8	9	10	11
<i>Male</i>										
Employer ..	..	..	..	..	..	..	..	..	..	..
Employee ..	847	..	0.12	41.73	52.74	4.83	0.37	0.21	100.00	24.25
Apprentice ..	6	..	..	67.15	..	..	32.85	..	100.00	0.13
Self-employed	2	..	..	50.00	50.00	..	..	..	100.00	0.14
Unpaid family labour ..	..	..	..	..	..	..	..	..	..	..
Unemployed ..	81	..	2.35	93.58	4.07	..	..	..	100.00	2.44
Not in labour force ..	1,005	26.90	55.46	13.75	0.91	0.49	0.99	1.50	100.00	28.50
Sub-total ..	1,941	13.82	28.68	29.70	23.84	2.36	0.76	0.86	100.00	55.46
<i>Female</i>										
Employer ..	..	..	..	..	..	..	..	..	..	..
Employee ..	44	..	..	40.59	58.94	0.47	..	..	100.00	1.45
Apprentice ..	..	..	..	..	..	..	..	..	..	..
Self-employed ..	3	..	..	66.67	33.33	..	..	..	100.00	0.22
Unpaid family labour ..	3	..	66.67	..	33.33	..	..	..	100.00	0.06
Unemployed ..	2	..	..	100.00	..	..	..	..	100.00	0.03
Not in labour force ..	1,522	16.29	27.77	35.39	16.08	1.15	1.22	2.09	100.00	42.78
Sub-total ..	1,574	15.64	26.76	35.70	17.60	1.12	1.18	2.00	100.00	44.54
Total ..	3,515	14.63	27.81	32.38	21.05	1.81	0.95	1.37	100.00	100.00

It has to be borne in mind that the universe covered in this case was only a particular section of the working class population in Jamshedpur comprising families which derived a major part of their income from employment in registered factories. Naturally, the percentage of unemployed was very small among this section of working class population and persons were either gainfully occupied or not in the labour force. Taking the whole population, the labour force participation was of the extent of 28.7 per cent. consisting of gainfully occupied and unemployed categories.

### 3.8. Distribution of family members by age, sex and economic status

Economic status is meant to classify persons into earner, earning dependant and non-earning dependant. An earner was defined as one whose income was sufficient for his/her maintenance; an earning dependant as one whose income was not adequate for his/her own maintenance; and non-earning dependant as one who earned no income at all and was dependent for his/her maintenance on others.

The estimated distribution of family members by age, sex and economic status as on the day preceding the date of survey is given below:

TABLE 3.8

*Percentage distribution of family members by age, sex and economic status*

Economic status and sex	Number of members (un-estimated)	Age (years)								Percent- age dis- tribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above	Total	
1	2	3	4	5	6	7	8	9	10	11
<i>Earners</i>										
Male ..	837	..	0.12	40.73	53.43	4.90	0.58	0.24	100.00	23.91
Female ..	41	..	..	35.09	64.41	0.51	..	..	100.00	1.33
Sub-total ..	878	..	0.11	40.43	54.02	4.67	0.55	0.22	100.00	25.24
<i>Earning dependants</i>										
Male ..	19	..	..	86.95	13.05	..	..	..	100.00	0.61
Female ..	8	..	5.67	69.93	24.40	..	..	..	100.00	0.38
Sub-total ..	27	..	2.17	80.43	17.40	..	..	..	100.00	0.99
<i>Non-earning dependants</i>										
Male ..	1,085	24.78	51.28	20.05	1.16	0.45	0.92	1.36	100.00	30.94
Female ..	1,525	16.27	27.78	35.42	16.67	1.15	1.23	2.03	100.00	42.83
Sub-total ..	2,610	19.84	37.64	28.97	9.81	0.86	1.10	1.78	100.00	73.77
Total ..	3,515	14.63	27.81	32.38	21.05	1.81	0.95	1.37	100.00	100.00
Number of mem- bers (unesti- mated) ..	x	533	960	1,107	747	64	31	44	3,515	x



It will be seen that earners constituted only 25.2 per cent. of the total and the proportion of earning dependants was negligible (about 1 per cent.). The remaining 73.8 per cent. was accounted for by the non-earning dependants who consisted mainly of children and women doing household work. Earners and earning dependants were mostly in the age group 15 to 54 years.

### 3.9. Family size, composition, economic status and earning strength by income

#### 3.9.1. Analysis by family income

For the purpose of analysis, the families have been classified into eight monthly family income classes and five family size groups. It may be pointed out here that there are no families in the lowest income class and the income class 'Rs. 30 to less than Rs. 60' also accounts for a very small fraction of the total families and as such no attempt has been made to draw any conclusion on the basis of the figures given in the income class 'Rs. 30 to less than Rs. 60' in the analysis of the table given below and subsequent tables. The two-way distribution of families by income and size is given in table 3.9.

TABLE 3.9

*Percentage distribution of families by family income and family size*

Family size			Monthly family income class (Rs.)								
			< 30	30— < 60	60— < 90	90— < 120	120— < 150	150— < 210	210— < 300	300 and above	All
1			2	3	4	5	6	7	8	9	10
One	..	..	..	65.17	21.95	21.73	17.69	15.31	6.34	4.19	13.73
Two and three	..	..	..	34.83	38.37	34.59	26.90	22.31	20.84	12.14	23.78
Four and five	..	..	..	..	22.06	34.12	20.15	25.07	23.49	23.11	24.38
Six and seven	..	..	..	..	17.62	6.14	24.49	24.86	20.31	18.17	19.73
Above seven	..	..	..	..	..	3.42	10.77	12.45	29.02	42.39	18.38
Total			..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total			..	0.97	6.23	12.60	15.38	27.84	21.24	15.74	106.00
Number of Families (unestimated)			..	6	33	82	111	200	156	130	718

Family income, on the whole, tended to increase with the size of the family and in higher income classes there was a larger percentage of large-sized families.

Table 3.10 gives the composition of families by the economic status of members.

TABLE 3.10

*Composition of families by economic status*

Category of members	Average number of members per family by monthly family income class (Rs.)								
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210— <300	300 and above	All
1	2	3	4	5	6	7	8	9	10
<i>Earners</i>									
Adult male .. ..	..	0.61	0.86	0.93	1.07	1.10	1.22	1.49	1.14
Adult female .. ..	..	0.60	0.22	0.12	0.04	0.02	0.06	0.03	0.06
Children male .. ..	..	..	..	..	..	..	0.01	..	0.00
Children female .. ..	..	..	..	..	..	..	..	..	..
All earners .. ..	..	1.21	1.08	1.05	1.11	1.12	1.29	1.52	1.20
<i>Earning dependants</i>									
Adult male .. ..	..	..	..	0.03	0.03	0.01	0.06	0.03	0.03
Adult female .. ..	..	..	..	0.02	..	..	0.07	0.01	0.02
Children male .. ..	..	..	..	..	..	..	..	..	..
Children female .. ..	..	..	..	..	..	..	..	0.01	0.00
All earning dependants	..	..	..	0.08	0.03	0.01	0.13	0.05	0.05
<i>Non-earning dependants</i>									
Adult male .. ..	..	..	0.13	0.16	0.22	0.30	0.52	0.63	0.35
Adult female .. ..	..	0.14	0.78	0.78	1.02	1.04	1.32	1.71	1.15
Children male .. ..	..	..	0.69	0.80	1.09	1.12	1.17	1.62	1.13
Children female .. ..	..	..	0.54	0.47	0.78	0.95	1.00	1.35	0.90
All non-earning dependants	..	0.14	2.14	2.21	3.11	3.41	4.01	5.31	3.53
<i>Total</i>									
Adult male .. ..	..	0.61	0.99	1.12	1.32	1.41	1.80	2.15	1.52
Adult female .. ..	..	0.74	1.00	0.92	1.06	1.06	1.45	1.75	1.23
Children male .. ..	..	..	0.69	0.80	1.09	1.12	1.18	1.62	1.13
Children female .. ..	..	..	0.54	0.47	0.78	0.95	1.00	1.36	0.90
All members .. ..	..	1.35	3.22	3.31	4.25	4.54	5.43	6.88	4.79
<i>Number of members (Unestimated)</i>									
.. ..	..	8	106	293	468	876	852	922	3,515

The average number of members per family was 4.78. Of these 1.20 were earners, 0.05 earning dependants and 3.53 non-earning dependants. The number of earners and non-earning dependants increased appreciably in higher income groups.

More light on the variation in the earning strength with family income is thrown by table 3.11 which gives the distribution of families by earning strength and income.

TABLE 3.11

*Percentage distribution of families by earning strength*

Earning strength	Monthly family income class (Rs.)									All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210— <300	300 and above		
1	2	3	4	5	6	7	8	9	10	
One earner .. ..	..	78.86	92.48	90.93	88.10	88.57	68.30	60.12	80.16	
One earner and one or more earning dependants	..	..	..	4.57	0.21	1.06	3.40	1.06	1.79	
Two earners .. ..	..	31.14	7.52	4.50	10.13	8.56	26.17	26.79	14.96	
Two earners and one or more earning dependants	..	..	..	..	1.06	..	1.10	1.60	0.65	
Three earners .. ..	..	..	..	..	..	1.81	1.03	7.16	1.85	
Three earners and one or more earning dependant	..	..	..	..	..	..	..	1.34	0.21	
More than three earners with or without earn- ing dependants ..	..	..	..	..	0.50	..	..	1.93	0.38	
Total ..	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	

The proportion of families having one income recipient was the largest being about 80.2 per cent. of the total. The percentage of families having three earners and more was rather small being about 2.4 per cent. of the total.

The distribution of families by income and earning strength in terms of relationship with the main earner is given in table 3.12. The main earner was defined as that earner whose total earnings (both in cash and kind) from paid employment in the last calendar month preceding the date of survey were more than similar earnings of any other earner of the family employed in a registered factory.

TABLE 3.12

Percentage distribution of families by earning strength—by relationship with the main earner

Family earning strength by relationship with main earner	Number of families (unestimated)	Monthly family income class (Rs.)									Total	Percentage distribution of all families
		<30	30— <60	60— <90	90— <120	120— <150	150— <210	210— <300	300 and above			
1	2	3	4	5	6	7	8	9	10	11	12	
Self ..	572	..	0.95	7.18	14.30	16.90	30.76	18.10	11.81	100.00	80.16	
Self and wife or husband ..	13	..	..	14.46	6.04	4.61	6.36	45.11	23.42	100.00	1.77	
Self and one or more children	64	..	..	..	7.15	8.91	18.03	28.36	37.55	100.00	8.06	
Self, wife or husband and one or more children	4	..	..	..	..	..	20.82	59.50	19.68	100.00	0.52	
Self and one or more other family members	58	..	2.37	2.45	5.33	11.05	17.47	34.32	27.01	100.00	8.64	
Self, wife or husband and one or more other family members	2	..	..	..	..	..	..	100.00	..	100.00	0.37	
Self, one or more children and one or more other family members	4	..	..	..	..	..	..	..	100.00	100.00	0.40	
Self, wife or husband, one or more children and one or more other family members	1	..	..	..	..	100.00	..	..	..	100.00	0.08	
All families ..	718	..	0.97	6.23	12.60	15.38	27.84	21.24	15.74	100.00	100.00	
Number of families (unestimated)	..	..	6	33	82	111	200	156	130	718	x	

Taking all families, the main earner was the sole earner in about 80.2 per cent. of the cases. In about 8.1 per cent. of the cases he/she was assisted by children, in about 1.8 per cent. of the cases by wife/husband and in 8.6 per cent. of the cases by other family members.

An analysis of the number of earners, earning dependants and non-earning dependants according to income has already been made in the preceding pages. Table 3.13 gives the number of dependants per 100 families by their relationship to the main earner and monthly income classes. The dependants have been classified into three categories, viz., living with the family, living away from the family and

dependent units living away. Dependants living with family are those shown as non-earning dependants in table 3.10. These types of dependants alone have been taken as members of families for the purpose of the survey. Dependants living away from family are those whose expenses are borne in full or in part by the sampled family but who do not live with the family. There may sometimes be groups of persons in whose case it is difficult to determine whether they are really dependent on the sampled family. Such groups may even include earners. Such groups have been taken as dependant units living away and have been classified separately. In their cases, the group itself has been the unit of counting and not individual persons.

TABLE 3.13

*Number of dependants and dependent units per 100 families by monthly income and relationship with the main earner*

Category of dependants and relationship to main earner	Monthly family income class (Rs.)									All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210— <300	300 and above		
1	2	3	4	5	6	7	8	9	10	
<i>Living with family</i>										
Wife or husband ..	..	13.69	66.18	68.37	71.28	76.10	76.39	84.59	74.56	
Son or daughter ..	..	..	128.27	119.26	185.32	199.34	244.14	310.80	207.79	
Father, mother, uncle, aunt ..	..	..	14.91	13.77	9.78	13.06	18.92	23.30	15.49	
Brother, sister, cousin ..	..	..	..	13.35	9.57	13.40	21.02	13.46	13.47	
Nephew, niece ..	..	..	2.17	3.22	4.02	15.97	9.21	23.34	11.24	
Father-in-law, mother-in-law, brother-in-law, sister-in-law ..	..	..	..	2.17	4.82	7.45	8.79	19.54	8.03	
Son-in-law, daughter-in-law ..	..	..	..	0.32	7.63	4.25	8.90	26.40	8.44	
Grand children ..	..	..	1.98	0.78	14.59	3.98	9.27	29.07	10.12	
Others ..	..	..	0.99	..	2.67	6.35	5.24	1.58	3.60	
Total ..	..	13.69	214.50	221.24	309.68	339.90	401.88	532.08	352.74	
<i>Living away from family</i>										
Wife or husband ..	..	37.67	4.68	4.38	14.13	12.08	11.51	8.49	10.53	
Son or daughter ..	..	25.74	7.43	10.65	28.97	27.02	36.21	20.06	24.88	
Father, mother, uncle, aunt ..	..	..	18.73	21.45	31.72	18.47	21.45	21.02	21.75	
Brother, sister, cousin ..	..	..	17.07	13.94	16.00	10.22	17.68	12.23	13.81	
Nephew, niece ..	..	..	8.52	..	0.52	2.24	11.47	5.28	4.50	
Father-in-law, mother-in-law, brother-in-law, sister-in-law ..	..	..	..	..	1.62	0.60	3.97	6.00	2.20	
Son-in-law, daughter-in-law ..	..	..	6.58	0.42	0.52	0.96	4.32	0.76	1.85	
Grand children ..	..	..	..	..	..	..	1.66	1.14	0.53	
Others ..	..	..	..	2.70	..	..	0.63	5.10	1.28	
Total ..	..	63.41	63.01	53.54	93.48	71.59	108.90	80.08	81.33	
<i>Dependent units</i>										
Number of dependant units living away per 100 families ..	..	13.23	28.35	25.88	12.18	16.96	15.70	12.86	17.67	

The number of dependants living with family increased with the increase in the monthly family income. There was no such clear tendency in the case of dependants or dependent units living away.

Table 3.14 gives the distribution of families by specific family composition types in terms of relationship with the main earner (excluding dependants living away) by three broad income classes. The first two groups, unmarried earner and husband or wife, consist of single workers who may have dependants living elsewhere.

TABLE 3.14

*Percentage distribution of families by family composition (in terms of relationship with the main earner) and income*

Monthly family income class (Rs.)	Family composition (in terms of relationship with the main earner)							Rest	All
	Un-married earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Un-married earner and other members			
1	2	3	4	5	6	7	8	9	
Below 60 ..	7.62	4.25	1.80	..	..	27.80	..	0.97	
60—<120 ..	39.11	29.07	27.31	18.64	12.11	57.99	14.21	18.83	
120 and above	53.27	66.68	70.89	81.36	87.89	14.21	85.79	80.20	
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	
Percentage of families to total ..	1.68	12.05	7.39	38.27	26.13	0.74	13.74	100.00	
Number of families (unestimated) ..	15	80	51	290	192	5	85	718	

Family type consisting of husband, wife and children constituted 38.27 per cent. of the total. The proportion of families consisting of unmarried earners and unmarried earners and other members was negligible being about 1.7 and 0.7 per cent. respectively.

The distribution of families by family composition in terms of adults and children (excluding dependants living away) and level of income is given in table 3.15.

TABLE 3.15

*Percentage distribution of families by family composition in terms of adults/children and by income*

Monthly family income class (Rs.)	Family composition (in terms of adults/children)										All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	
1	2	3	4	5	6	7	8	9	10	11	12
Below 60	4.67	..	3.09	..	..	..	..	..	..	..	0.97
60—<120	30.32	53.77	24.57	29.67	19.17	18.35	21.23	34.18	15.09	3.24	18.83
120 and above	65.01	46.23	72.34	70.33	80.83	81.65	78.77	65.82	84.91	90.76	80.20
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percent- age of fami- lies to total	13.73	2.24	10.92	7.23	6.99	13.56	3.80	3.73	13.15	24.66	100.00
Number of families (unesti- mated)	95	13	73	49	54	107	24	28	93	182	718

The common types of families were 1 adult, 2 adults and more than 2 children and 3 adults and more than 1 child. Comparing the distribution by income classes for families having 1 adult, 2 adults and 3 adults it is seen that 65 per cent. of the first category, 72.3 per cent. of the second and 78.8 per cent. of the third were in the highest income class, viz., Rs. 120 and above. Thus with more adults added, the proportion of families in higher income brackets increased.

### 3.92. Analysis by per capita income

Per capita income of families allows for variations in size of families but not for variations in composition. It is, therefore, sometimes recommended that income per adult consumption unit or consumption expenditure per adult consumption unit will provide a better economic classification. Such classifications were not attempted in the analysis of data for the present survey because of the difficulties of having an appropriate scale of adult consumption unit. Some special analysis of the data were, however, undertaken by adopting per capita family income as the classificatory character. Some of these analyses are presented below. Table 3.16 gives the percentage distribution of families by monthly per capita income class and family size.

TABLE 3.16

*Percentage distribution of families by per capita income and family size*

Family size	Monthly per capita income class (Rs.)									
	<5	5— 10	10— 15	15— 20	20— 25	25— 35	35— 50	50— 65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
One ..	..	..	..	..	..	..	0.69	4.52	44.40	13.73
Two and three ..	..	..	..	..	1.76	13.63	23.96	45.89	37.00	23.78
Four and five ..	..	..	18.31	27.51	22.71	28.50	37.03	28.54	13.18	24.38
Six and seven ..	..	..	46.37	15.10	41.77	32.55	23.26	10.36	2.84	19.73
Above seven ..	..	100.00	35.32	57.39	33.76	27.32	15.06	10.69	2.58	18.38
Total ..	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	..	0.03	2.60	5.90	10.05	20.82	20.18	10.93	29.49	100.00
Number of families (unestimated) ..	..	1	13	41	69	151	149	78	216	718

It will be seen that the percentage of families in higher per capita income classes tended to decline with the increase in the size of the family.

Table 3.17 shows broad composition of families (by economic status of members) by per capita income classes.

TABLE 3.17

*Composition of families (economic status) by per capita income classes*

Economic status of members	Average number of members per family by monthly per capital income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Earners ..	..	1.00	1.28	1.32	1.14	1.22	1.19	1.26	1.17	1.20
Earning depen- dants ..	..	..	0.01	..	0.18	0.03	0.03	0.09	0.02	0.05
Non-earning de- pendants ..	..	10.00	5.67	6.09	5.87	4.78	3.97	2.75	1.12	3.53
All members ..	..	11.00	6.96	7.41	7.19	6.03	5.19	4.10	2.31	4.78

Ignoring the per capita income classes of 'Rs. 15 to less than Rs. 20' and 'Rs. 20 to less than Rs. 25', the proportion of earners to total members in the family increased with increase in the per capita income. The earning dependants constituted a small (1.05 per cent.) proportion of the total family members. Ignoring the per capita income class 'Rs. 10 to less than Rs. 15', the proportion of non-earning dependants showed a declining trend with the increase in the per capita income. The resulting position was that the burden of dependency was markedly high in case of low per capita income classes.



## CHAPTER 4

### FAMILY INCOME AND RECEIPTS

#### 4.1. Concepts and definitions

Data relating to family income were collected in order to study the level and pattern of income by sources, to study expenditure in relation to income and in general to provide a basis for classifying families into economic levels. 'Income' was taken to include all receipts which did not represent a diminution of assets or an increase in liabilities. Income from the following sources was collected in details:—

- (i) Income from paid employment which includes basic wages and allowances, bonus and commission, overtime earnings, other earnings and concessions;
- (ii) Income from self-employment such as boarding and lodging services, agriculture, animal husbandry, trade and profession; and
- (iii) Income from other sources such as receipts from rented properties, viz., land and house, pension, cash assistance, gifts and concessions, interest and dividends, chance games and lotteries.

Data were also collected separately in respect of other gross receipts representing a diminution of assets or an increase in liabilities such as receipts from sale of shares, securities and other assets, withdrawal of savings, credit purchases, loans, etc., to have a complete picture of total receipts accruing to the family. The value of the receipts in kind and of goods from family enterprise consumed by the family was imputed on the basis of retail market price.

All the data relating to receipts were collected for the calendar month preceding the date of survey in respect of each sampled family.

#### 4.2. Average monthly income per family and per capita

The average monthly income per family was Rs. 204.97 and the average per capita Rs. 42.87. The average monthly income per family and per capita according to different family income groups is given below:

TABLE 4.1  
*Average monthly income by income classes*

Item	Monthly family income class (Rs.)								All
	< 30	30— < 60	60— < 90	90— < 120	120— < 150	150— < 210	210— < 300	300 and above	
1	2	3	4	5	6	7	8	9	10
<i>Monthly income</i>									
Average per family ..	..	51.80	76.85	103.67	134.08	178.63	244.21	409.13	204.97
Average per capita ..	..	38.41	23.87	31.38	31.61	39.42	44.90	59.47	42.87
Percentage of families to total ..	..	0.97	6.23	12.60	15.38	27.84	21.24	15.74	100.00

The average monthly income per family varied from Rs. 51.80 in the income class 'Rs. 30 to less than Rs. 60' to Rs. 409.13 in the highest income group. Ignoring the income class 'Rs. 30 to less than Rs. 60', the average per capita income showed a rise with the rise in the family income.

#### 4.3. Income by category of earner

Table 4.2 gives a break-up of the average monthly income per family by category of earner and source. Income which could not be ascribed to any particular member of the family was taken against the family as a whole.

TABLE 4.2

*Average monthly income per family by source, category of earner and family income classes*

Category of earner and source	Monthly family income class (Rs.)								
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210— <300	300 and above	All
1	2	3	4	5	6	7	8	9	10
<b>Men</b>									
Paid employment ..	..	25.74	60.30	88.99	123.17	167.86	227.98	389.61	190.65
Self employment ..	..	..	..	0.06	0.28	0.26	1.35	8.25	1.70
Other sources ..	..	1.35	4.09	4.87	6.86	9.19	8.20	7.30	7.39
Sub-total: by men ..	..	27.09	64.39	93.92	130.31	177.31	237.53	405.16	199.74
<b>Women</b>									
Paid employment ..	..	24.71	12.35	9.34	3.61	1.17	4.85	3.45	4.64
Self employment ..	..	..	(—)1.32	..	..	..	..	..	—0.03
Other sources ..	..	..	1.43	0.41	0.16	..	..	..	0.16
Sub-total: by women ..	..	24.71	12.46	9.75	3.77	1.17	4.85	3.45	4.72
<b>Children</b>									
Paid employment ..	..	..	..	..	..	..	0.39	..	0.08
Self employment ..	..	..	..	..	..	..	..	..	..
Others sources ..	..	..	..	..	..	..	..	..	..
Sub-total: by children ..	..	..	..	..	..	..	0.39	..	0.08
<b>Family</b>									
Paid employment ..	..	..	..	..	..	..	..	..	..
Self employment ..	..	..	..	..	..	0.08	1.44	0.52	0.41
Other sources ..	..	..	..	..	..	0.07	..	..	0.02
Sub-total: by family ..	..	..	..	..	..	0.15	1.44	0.52	0.43
<b>Total</b>									
Paid employment ..	..	50.45	72.65	98.33	126.78	169.03	233.22	393.06	195.37
Self employment ..	..	..	—1.32	0.06	0.28	0.34	2.79	8.77	2.03
Other sources ..	..	1.35	5.52	5.28	7.02	9.26	8.20	7.30	7.57
Total income ..	..	51.80	76.85	103.67	134.08	178.63	244.21	409.13	204.97
Percentage of families to total ..	..	0.97	6.23	12.60	15.38	27.84	21.24	15.74	100.00

An analysis of income by category of earner shows that men contributed the largest amount to the average monthly family income from all the three sources. The contribution of children and 'family' was negligible. Women also contributed, though small in amount, to the family income. The major portion of the income earned by men and women was from paid employment.

Table 4.3 gives a break-up of the average monthly income by category of earner and source of earnings separately for different per capita income classes.

TABLE 4.3

*Average monthly income per family by category of earner, source and monthly per capita income classes*

Category of earner and source	Monthly per capita income class (Rs.)										All
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above		
1	2	3	4	5	6	7	8	9	10	11	
<i>Men</i>											
Paid employment	..	92.00	82.39	122.75	147.79	169.55	205.83	215.52	223.81	190.65	
Self employment	..	..	..	..	1.46	0.95	1.97	2.60	2.94	1.79	
Other sources ..	..	..	5.43	7.54	6.73	8.88	7.03	6.27	7.37	7.39	
Sub-total: by men ..	..	92.00	87.82	130.29	155.98	178.48	214.83	224.39	234.12	199.74	
<i>Women</i>											
Paid employment	..	..	6.13	3.58	2.06	3.30	4.01	8.08	5.71	4.64	
Self employment	..	..	..	..	..	—0.40	..	..	..	—0.08	
Other sources ..	..	..	0.46	..	0.20	0.37	0.11	0.20	0.04	0.16	
Sub-total: by women ..	..	..	6.59	3.58	2.26	3.27	4.12	8.28	5.75	4.72	
<i>Children</i>											
Paid employment	..	..	..	..	..	..	..	..	0.28	0.08	
Self employment	..	..	..	..	..	..	..	..	..	..	
Other sources ..	..	..	..	..	..	..	..	..	..	..	
Sub-total: by children ..	..	..	..	..	..	..	..	..	0.28	0.08	
<i>Family</i>											
Paid employment	..	..	..	..	..	..	..	..	..	..	
Self employment	..	..	..	..	3.37	..	0.20	0.20	0.03	0.41	
Other sources ..	..	..	..	..	..	0.09	..	..	..	0.02	
Sub-total: by family ..	..	..	..	..	3.37	0.09	0.20	0.20	0.03	0.43	
<i>Total</i>											
Paid employment	..	92.00	88.62	126.33	149.85	172.85	209.84	223.60	229.80	195.37	
Self employment	..	..	..	..	4.83	—0.35	2.17	2.80	2.97	2.03	
Other sources ..	..	..	5.89	7.54	6.93	9.34	7.14	6.47	7.41	7.57	
Total income ..	..	92.00	94.41	133.87	161.61	181.84	219.15	232.87	240.18	204.97	

The average monthly income per family increased from Rs. 92.00 in the per capita income class 'Rs. 5 to less than Rs. 10' to Rs. 240.18 in the highest per capita income class.

#### 4.4. Income and other receipts by components

Table 4.4 gives a detailed break-up of the average monthly family income and other receipts by components. The data are presented according to monthly family income classes.

TABLE 4.4

#### Average monthly receipts by components and family income classes

Source	Monthly family income class (Rs.)								All	
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210— <300	300 and above		
1	2	3	4	5	6	7	8	9	10	
<i>Paid Employment</i>										
Basic wages and allowances	..	45.61	43.38	80.69	98.04	116.74	147.47	212.29	126.88	
Bonus and commission ..	..	4.84	8.89	15.81	24.41	41.98	68.92	134.00	53.74	
Concessions .. ..	..	..	0.33	1.73	2.81	4.83	8.24	12.20	5.69	
Rest .. .. .	..	..	0.05	0.30	1.49	5.48	8.59	34.57	9.06	
Sub-total: paid employment	..	..	50.45	72.65	98.33	126.78	169.03	233.22	195.37	
<i>Self-employment</i>										
Agriculture .. ..	..	..	..	0.06	..	..	..	..	0.02	
Animal husbandry ..	..	..	-1.32	..	0.28	0.22	1.59	6.93	1.44	
Trade .. .. .	..	..	..	..	..	0.12	..	..	0.03	
Rest .. .. .	..	..	..	..	..	..	1.20	1.84	0.54	
Sub-total: self-employment	..	..	-1.32	0.06	0.28	0.34	2.79	8.77	2.03	
<i>Other income</i>										
Rent .. .. .	..	..	3.71	2.30	5.42	4.39	4.02	3.31	3.95	
Rest .. .. .	..	1.35	1.81	2.98	1.60	4.87	4.18	3.99	3.62	
Sub-total: Other income	..	..	1.35	5.52	5.28	7.02	9.26	8.20	7.57	
Total income	..	..	51.80	78.85	103.67	134.08	178.63	244.21	204.99	
<i>Other receipts</i>										
Sale of assets other than shares, etc. .. ..	..	..	2.56	0.85	..	..	1.46	2.16	0.92	
Credit purchase ..	..	1.06	5.82	13.04	9.81	9.59	18.37	12.74	12.10	
Loan taken .. ..	..	13.82	3.99	25.71	16.68	27.34	26.37	41.53	25.94	
Rest .. .. .	..	..	1.29	2.36	3.25	7.81	14.71	15.23	8.57	
Sub-total: other receipts	..	..	14.88	13.66	41.96	29.74	44.74	60.91	47.53	
Total receipts ..	..	..	66.68	90.51	145.63	163.82	223.37	305.12	252.50	
Percentage of families to total .. .. .	..	..	0.97	6.23	12.60	15.38	27.84	21.24	15.74	100.00

A major portion (61.9 per cent) of the family income was derived from basic wages and allowances.

Bonus and commission accounted for Rs. 53.74 or 26.2 per cent. of the total income. The average monthly income from concessions and rest comprising overtime earnings, etc., was Rs. 5.69 or 2.8 per cent.

and Rs. 9.06 or 4.4 per cent. respectively of the total income. On the whole, families in the income class 'Rs. 90 to less than Rs. 120' had to fall back on decrease in assets or increase in liabilities for maintaining themselves to a greater extent than families in other income brackets.

#### 4.5. Income and other receipts by components and family size

Table 4.5 gives the average monthly income and other receipts per family by components and family size.

TABLE 4.5

*Average monthly income and other receipts by components and family size*

Type of receipt	(In Rupees)								
	Family size								
	One	Two	Three	Four	Five	Six	Seven	Over seven	All
1	2	3	4	5	6	7	8	9	10
<i>Income from paid employment</i>									
Basic wages and allowances	100.51	107.45	103.49	117.67	117.54	131.29	138.85	178.51	126.88
Bonus and commission ..	37.43	45.46	50.44	56.37	47.80	51.17	51.72	78.07	53.74
Overtime earnings ..	0.95	1.86	1.57	0.72	3.04	0.69	1.47	1.96	1.55
Other earnings ..	4.37	14.51	3.06	6.13	10.41	3.11	8.09	9.52	7.51
Concession ..	4.37	4.54	3.50	6.61	5.08	4.67	5.88	9.14	5.69
Total ..	147.63	173.82	162.06	187.50	183.67	190.93	206.01	277.20	195.37
<i>Income from self-employment</i>									
Boarding and lodging services ..	..	..	..	..	..	..	..	..	..
Agriculture ..	..	..	..	0.16	..	..	..	..	0.02
Animal husbandry ..	..	-0.16	0.87	0.95	2.79	1.38	0.25	3.97	1.44
Trade ..	..	0.24	..	..	..	..	..	..	0.03
Profession ..	..	..	..	..	..	..	..	2.56	0.47
Others ..	..	..	..	..	..	..	..	0.38	0.07
Total ..	..	0.08	0.87	1.11	2.79	1.38	0.25	6.91	2.03
<i>Other income</i>									
Net rent from land ..	0.07	..	..	..	..	0.17	..	..	0.03
Net rent from house ..	1.82	3.65	4.90	4.94	3.30	3.89	4.90	4.35	3.92
Net rent from others ..	..	..	..	..	..	..	..	..	..
Pension ..	..	..	..	..	..	..	..	0.33	0.06
Cash assistance ..	0.58	1.70	3.06	1.59	1.36	6.22	1.84	1.85	2.21
Gifts, concession ..	2.26	1.54	0.52	1.61	1.52	1.13	0.61	1.03	1.30
Interest and dividends ..	0.07	..	..	..	..	..	..	0.06	0.02
Chance games and lotteries	0.22	..	..	..	..	..	..	..	0.03
Total ..	5.02	6.89	8.48	8.04	6.18	11.41	7.35	7.62	7.57
Total income ..	152.65	180.79	171.41	196.65	192.64	203.72	213.61	291.73	204.97
<i>Other gross receipts</i>									
Sale of shares and securities ..	..	..	..	..	..	..	..	..	..
Withdrawal of savings ..	4.59	2.67	12.06	14.73	10.07	2.77	11.03	7.35	7.95
Sale of other assets ..	..	1.30	..	0.88	..	..	4.17	1.69	0.92
Credit purchase ..	3.57	5.19	5.33	12.18	11.25	12.10	24.02	22.52	12.10
Loan taken ..	9.47	27.39	16.79	30.81	27.75	21.09	21.81	43.36	25.94
Rest ..	..	0.32	..	..	..	1.12	0.12	2.39	0.62
Total ..	17.63	36.87	34.18	58.60	49.07	37.08	61.15	77.31	47.53
Total receipts ..	170.28	217.66	205.59	255.25	241.71	240.80	274.76	369.04	252.50

The average income per family increased from Rs. 192.64 in case of families having five members to Rs. 291.73 in case of families having more than 7 members. In other size classes it varied and did not show any clear cut trend.

Income from paid employment constituted 95.3 per cent. of the total income. Basic wages and allowances was by far the most important component of income from paid employment in all size classes. Income from bonus and commission was also significant in all size classes.

Income from self-employment was comparatively more in case of families having five members and more than seven members. Income from "other sources", e.g., rent, cash assistance, etc., varied in different size classes and did not reveal any clear cut trend.

#### 4.6. Income and other receipts by family composition

##### 4.6.1. In terms of relationship with the main earner

The composition of the family is an important factor which influences the level of family income. This can be seen from table 4.6 which gives the level of family income and total receipts by family composition in terms of relationship with the main earner.

TABLE 4.6

*Average monthly receipts by family composition in terms of relationship with the main earner*

(In Rupees)

Item	Family composition (in terms of relationship with main earner)							All
	Un-married earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Un-married earner and other members	Rest	
1	2	3	4	5	6	7	8	9
Income ..	167.66	149.97	181.01	196.66	247.49	101.83	217.62	204.97
Other receipts ..	9.21	19.10	26.43	50.89	61.14	17.70	54.36	47.53
Total ..	176.87	169.07	207.44	247.55	308.63	119.53	271.98	252.50
Percentage of families to total	1.68	12.06	7.39	38.27	26.13	0.74	13.74	100.00

The average monthly receipts per family amounted to Rs. 252.50. The major portion (Rs. 204.97) of this consisted of income from paid employment, self-employment and sources such as rent, pension, gifts, concessions, etc., and the remaining Rs. 47.53 was derived from "other receipts" comprising sale of assets, shares and securities, loans, withdrawal of savings, etc.

Receipts other than income, i.e., in the nature of diminution of assets or increase in liabilities, played a comparatively unimportant part in the case of families consisting of unmarried earner and husband or wife, the proportion of such receipts to the income being 5.5

and 12.7 per cent. respectively. These capital receipts, however, accounted for about 26 per cent. and 25 per cent. of the income respectively in case of families consisting of husband, wife and children and husband, wife, children and other members.

4.62. *In terms of the number of adults and children*

Table 4.7. gives the average monthly income and other receipts per family by family composition in terms of adults/children.

TABLE 4.7

*Average monthly income and other receipts by family composition in terms of adults/children*

(In Rupees)

Item	Family composition (in terms of adults/children)										All families
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	
1	2	3	4	5	6	7	8	9	10	11	12
Income	152.17	122.41	191.80	164.25	185.72	187.71	184.86	197.72	205.52	278.49	204.97
Other receipts	17.87	96.92	27.43	34.00	63.22	41.45	24.17	37.50	57.67	70.61	47.53
Total	170.04	219.33	219.23	198.25	248.94	229.16	209.03	235.22	263.19	349.10	252.50
Percent- age of families to total	13.73	2.24	10.92	7.23	6.99	13.56	3.80	3.73	13.15	24.66	100.00

The proportion of 'other receipts' to income was very high (79.2 per cent.) in case of families consisting of 1 adult and children (one or more). The proportion of such families, however, was negligible.

## CHAPTER 5

### FAMILY EXPENDITURE AND DISBURSEMENTS

#### 5.1. *Concepts and definitions*

##### 5.11. *Disbursements*

Disbursement for the purpose of the survey was taken to include expenditure on current living and capital outlays, i.e., amount spent to increase assets or decrease liabilities. The main heads under each were as follows:—

#### *Expenditure on current living*

- (i) Food and beverages;
- (ii) Tobacco and intoxicants;
- (iii) Fuel and light;
- (iv) Housing, household requisites and services;
- (v) Clothing, bedding, footwear and headwear;
- (vi) Miscellaneous which comprised:
  - (a) Medical care,
  - (b) Personal care,
  - (c) Education and reading,
  - (d) Recreation and amusement,
  - (e) Transport and communication,
  - (f) Subscription, and
  - (g) Personal effects and other miscellaneous expenses;
- (vii) Taxes, interest and litigation; and
- (viii) Remittances to dependants.

#### *Capital outlays*

- (i) Savings and investment; and
- (ii) Debts repaid.

The last two items under expenditure on current living, viz., taxes, interest and litigation and remittances to dependants, were considered to be non-consumption outgo as they are in the nature of transfer payments. Thus, in the analysis presented here the term expenditure will refer to all the items under expenditure on current living but consumption expenditure will exclude taxes, interest and litigation and remittances to dependants.

Under consumption expenditure, besides cash purchases from the market and at subsidised rate from the employer and barter purchases, account was also taken of items in stock from previous month and goods (but not services) obtained from family enterprise. The value of goods obtained from family enterprise was included on the income side as well as expenditure side. Similarly, in the case of items received at concessional rates, care was taken to include the amount of concession on the receipt side also. Value of all items not purchased



from the market was calculated at retail market price inclusive of sales tax, entertainment tax and other similar levies. In case of gifts where only part was consumed in the reference period, that part alone was recorded under consumption and the rest, if substantial, was shown under savings. In case of selfowned houses and land or rent-free houses and quarters from employer or from other sources, the estimated rent was taken, the imputation being done on the basis of prevailing rent in the locality for similar house or land.

Data relating to disbursements were collected for the calendar month preceding the date of survey from each sampled family.

### 5.12. *Treatment of non-family members*

Since family was the unit of the survey, only the expenditure incurred by the family was taken into account. Some of the sampled families included members, e.g., servants or paying guests who were not family-members but some parts of their consumption expenditure were mixed up with the family account. For the items where expenditure reported was for both family and non-family members of the household, a factor ( $f/f+e$  where 'f' was the number of family members and 'e' the number of non-family members) was used to make adjustment for expenditure on account of non-family members. Since the consuming unit could comprise two elements, the participants in family account (f) and the extra persons (e) the Investigators were instructed to record the composition of the latter (e) separately in the schedule at the time of survey and only such extra persons were to be accounted for who actually participated in the consumption expenditure of the family in the reference period. While calculating the share of extras (e) it was assumed that consuming persons were sharing all items on pro-rata basis. In extreme cases where the expenditure on any group of items was incurred entirely for the paying guests, it was ignored on both receipts and expenditure sides of the family and when that on paying guests or servants was negligible it was not accounted under 'e'.

### 5.13. *Consumption of co-efficients*

For converting the family size into an equivalent number of adult consumption units in the analysis of data, it is usual to adopt standard scale of adult men equivalents. There is no scale entirely suitable for conditions in India. It was, therefore, decided to adopt the following abridged scale of co-efficients based on an assessment of food requirements of men and women in the various age-groups made by the Nutrition Research Laboratories of the Indian Council of Medical Research:

Adult male=1.0.

Adult female=0.9.

Child (below 15 years)=0.6.

### 5.2. *Expenditure pattern*

It is usual in the course of a family living survey to collect detailed data on consumption expenditure item by item because such data form the basis of the weighting diagram of consumer price index numbers. Such data, together with similar data on non-consumption outgo and capital outlays, expressed as average per family for the total population of industrial workers, are presented in Appendix II separately for single-member families and all families. Taking all the

families, the average monthly income of the family came to Rs. 204.97 and the average consumption expenditure worked out to Rs. 168.41, resulting in a surplus of Rs. 36.56. However, when items such as remittances to dependants, taxes and interest on loans were also included, i.e., expenditure on current living was considered, the surplus was reduced to Rs. 19.18. The analysis will first be made in terms of total consumption expenditure, and other disbursements, i.e., non-consumption outgo and capital outlays, will be discussed separately.

### 5.21. Consumption expenditure

Of the average consumption expenditure of Rs. 168.41 per family per month, an expenditure of Rs. 95.12 or 56.48 per cent. was incurred on food, Rs. 5.87 or 3.48 per cent. on tobacco, pan and supari and alcoholic beverages, etc., Rs. 5.40 or 3.21 per cent. on fuel and lighting, Rs. 17.48 or 10.38 per cent. on housing, water charges and household appliances, etc., Rs. 21.05 or 12.50 per cent. on clothing, bedding, headwear, footwear, etc., and Rs. 23.49 or 13.95 per cent. on other items like personal care, medical care, transport and communication, etc.

The average expenditure on the food group as a whole per adult consumption unit came to Rs. 24.71 per month. Table 5.1 which gives the details of average expenditure on food per adult consumption unit for the different income groups shows an upward trend except for the income classes 'Rs. 30 to less than Rs. 60' and 'Rs. 90 to less than Rs. 120'.

TABLE 5.1

*Average expenditure on food per adult consumption unit by income classes*

Monthly family income class		Average number of members per family	Average number of equivalent adult consumption units for family	Average monthly expenditure on food per family	Average expenditure on food per equivalent consumption unit
(Rs.)				(Rs.)	(Rs.)
1		2	3	4	5
<30	..	..	..	..	..
30— <60	..	1.35	1.27	34.85	27.44
60— <90	..	3.22	2.63	53.49	20.34
90— <120	..	3.31	2.70	62.33	23.09
120— <150	..	4.25	3.39	75.08	22.15
150— <210	..	4.54	3.60	86.97	24.16
210— <300	..	5.43	4.42	111.47	25.22
300 and above	..	6.88	5.51	153.59	27.87
All	..	4.78	3.85	95.12	24.71

### 5.2. Non-consumption outgo and capital outlays—

The average expenditure on this group which comprised taxes, interest and litigation, remittances to dependants, savings and investments and debts repaid, worked out to Rs. 68.91 or about 41 per cent. of the total consumption expenditure. Of this, an expenditure of Rs. 23.94 was incurred towards repayment of debts, Rs. 27.59 on savings and investments, Rs. 13.39 on remittances to dependants and Rs. 3.99 on taxes, interest and litigation. Repayment of debts and

savings and investments are in the nature of capital outlays because they represent decrease in liabilities or increase in assets.

The important items under savings and investments were provident fund (Rs. 6.75), gold ornaments (Rs. 1.06) and life insurance premium (Re. 0.73). Of the above items, expenditure towards provident fund contribution was reported by about 90 per cent. of the families surveyed. Some expenditure was incurred on purchase of cycles, live-stock, etc., but the number of families reporting purchase of these items was negligible. The amount (Rs. 23.94) paid on repayment of debts was only a little less than the amount (Rs. 27.59) diverted towards savings and investments. The amount remitted to dependants was Rs. 13.39 only. It can naturally be anticipated that most of the remittances will ultimately go into the consumption of dependants living away. Under "taxes, interest and litigation" interest on loans alone accounted for Rs. 3.59 or about 90 per cent. of the total expenditure on these items. The average expenditure on litigation was negligible, being Re. 0.07 only.

### 5.23. The budget of single-member families

Single-member families constituted 13.73 per cent. of the total families. Such families generally consisted of industrial workers who lived alone in the city leaving their families or dependants at the native places. The average monthly income of single-member families was Rs. 152.65 and the average monthly consumption expenditure Rs. 95.53, leaving a surplus of Rs. 57.12. However, when items such as remittances to dependants, taxes and interest on loans, which are parts of current living expenditure were included, the surplus was reduced to Rs. 24.14 which was a little more than the average surplus of Rs. 19.18 in the case of all families.

Table 5.2 gives a comparison of consumption expenditure pattern, in terms of percentage expenditure on the various groups/sub-groups of consumption items, between single-member families and multi-member families.

TABLE 5.2  
Percentage expenditure on groups/sub-groups of items

Groups and sub-groups of items	Type of family		
	Single-member families	Multi-member families	All
1	2	3	4
Food .. .. .	50.91	56.95	56.48
Pan, supari, tobacco and alcoholic beverages ..	4.27	3.42	3.48
Fuel and light .. .. .	2.77	3.24	3.21
Rent for house and water charges .. .. .	12.76	9.04	9.33
House repairs and upkeep, household appliances and utilities, furniture and furnishings and household services .. .. .	2.20	0.96	1.05
Clothing, bedding, footwear, headwear and miscellaneous .. .. .	14.52	12.33	12.50
Personal care .. .. .	3.01	2.68	2.71
Education and reading .. .. .	0.24	3.44	3.20
Recreation and amusement .. .. .	0.83	0.86	0.86
Medical care .. .. .	2.71	1.72	1.79
Other consumption expenditure .. .. .	5.78	5.36	5.39
Total .. .. .	100.00	100.00	100.00

Workers living singly spent proportionately less on food, fuel and light, education and reading, and recreation and amusement, and more on pan, supari, tobacco and intoxicants, rent for house and water charges, house repairs, household appliances, furniture and furnishings and household services, clothing, bedding, footwear, headwear and miscellaneous, personal care, medical care and other consumption expenditure which consisted of transport and communication, subscriptions, gifts and charities, ceremonials, etc. Judged from the restricted angle of the proportionate expenditure on food, single workers had a higher level of living than the families. Even taking the absolute figures the expenditure on food per adult consumption unit was Rs. 23.84 per month in the case of multi-member families and Rs. 49.12 per month in case of single-men.

Taking important sub-groups under food, the average expenditure on cereals, pulses and prepared meals per adult consumption unit was Rs. 31.44 in case of single-member families and Rs. 12.92 in respect of multi-member families. The average expenditure per adult consumption unit on non-food items was also markedly high in case of singlemen. Thus, singlemen spent, on an average, Rs. 14.01, Rs. 12.31, Rs. 2.91 and Rs. 2.68 on clothing, bedding, footwear, headwear, etc., rent for housing and water charges, personal care and fuel and light respectively and the average expenditure per adult consumption unit on these items in case of families was Rs. 5.16, Rs. 3.78, Rs. 1.12 and Rs. 1.36 respectively.

### 5.3. Levels of expenditure by income and by family-type

The overall average monthly expenditure was Rs. 185.79 per family, Rs. 38.91 per capita and Rs. 48.36 per adult consumption unit. Table 5.3 gives the average monthly expenditure per family, per capita and per adult consumption unit by monthly family income classes.

TABLE 5.3

#### *Average monthly expenditure by income classes*

Item	Monthly family income class (Rs.)								All
	< 30	30— < 60	60— < 90	90— < 120	120— < 150	150— < 210	210— < 300	300 and above	
1	2	3	4	5	6	7	8	9	10
<i>Monthly expenditure</i>									
Average per family ..	..	57.85	86.26	119.52	130.56	167.09	221.04	325.62	185.79
Average per capita ..	..	42.91	26.79	36.19	30.78	36.87	40.64	47.33	38.91
Average per adult consumption unit ..	..	45.40	32.84	44.20	38.51	46.41	49.99	59.10	48.36
Percentage of families to total ..	..	0.97	6.23	12.60	15.38	27.84	21.24	15.74	100.00

The average monthly expenditure per family varied from Rs. 57.85 in the lowest income group to Rs. 325.62 in the highest income group. Since family expenditure is determined largely by the family size and in each family by the sex-age differentials of the members, an analysis

of expenditure in terms of per capita and per adult consumption unit can throw some light on the level of living. Taking average per capita expenditure in the family, there were only small variations from the overall average in the income-classes 'Rs. 30 to less than Rs. 60', 'Rs. 90 to less than Rs. 120', 'Rs. 150 to less than Rs. 210' and 'Rs. 210 to less than Rs. 300' p.m. Similarly, the expenditure per adult consumption unit also varied by about Rs. 4 from the overall average in these income classes.

Table 5.4 shows how families with different compositions (in terms of relationship with main earner) were distributed in the three expenditure classes. Table 5.5 shows similar distribution of families in terms of their adult-child composition. Both the tables show that with increasing number of members in the family a larger percentage of families come in higher expenditure classes.

TABLE 5.4

*Percentage distribution of families by family composition (in terms of relationship with main earner) and expenditure*

Monthly family expenditure class (Rs.)	Family composition (in terms of relationship with main earner)							Rest	All
	Un-married earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Un-married earner and other members			
1	2	3	4	5	6	7	8		9
Below 60 ..	..	8.59	2.53	0.52	..	..	..	..	1.40
60—<120 ..	60.78	47.14	54.45	28.20	18.16	53.17	33.63	..	31.25
120 and above	39.22	44.27	43.02	71.28	81.84	46.83	63.37	..	67.35
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	..	100.00
Percentage of families to total	1.68	12.05	7.39	38.27	26.13	0.74	13.74	..	100.00

TABLE 5.5

*Percentage distribution of families by family composition (in terms of adults and children) and expenditure*

Monthly family expenditure class (Rs.)	Family composition (in terms of adults/children)									Other families	All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child		
1	2	3	4	5	6	7	8	9	10	11	12
Below 60	7.52	..	1.71	2.74	..	..	..	..	..	..	1.40
60—<120	43.83	64.24	49.80	47.62	35.44	23.54	47.96	22.97	27.17	9.68	31.25
120 and above	43.65	35.76	48.49	49.64	64.56	76.40	52.04	77.03	72.83	90.32	67.35
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	13.73	2.24	10.92	7.22	6.99	13.56	3.80	3.73	13.15	24.66	100.00

### 5.4. Expenditure by family income

Table 5.6 which gives the average monthly expenditure per family on groups and sub-groups of consumption items in various monthly family income classes would show how the pattern of expenditure is influenced by the level of income. At the end of the table, figures are also given on non-consumption outgo and capital outlays, covering total disbursements. The figures are, however, subject to effects of variations in family size. The percentages discussed later in the analysis of the table have all been derived with reference to total consumption expenditure.

TABLE 5.6  
Average monthly expenditure by family income classes

Groups and Sub-groups of items	Monthly family income class (Rs.)									All
	< 30	30— < 60	60— < 90	90— < 120	120— < 150	150— < 210	210— < 300	300 and above		
1	2	3	4	5	6	7	8	9	10	
<i>Food</i>										
Cereals and products ..	..	16.88	28.42	29.14	36.28	37.94	45.87	57.30	40.53	
Pulses and products ..	..	2.14	2.86	3.55	3.75	4.51	5.56	7.13	4.78	
Oil seeds, oils and fats ..	..	2.97	3.70	4.13	4.79	5.73	7.86	11.61	6.60	
Meat, fish and egg ..	..	2.78	3.44	3.64	4.56	5.94	8.09	12.05	6.68	
Milk and products ..	..	2.97	2.84	4.35	5.62	8.01	11.80	21.05	9.68	
Vegetables and products ..	..	2.79	5.19	5.34	6.02	7.23	8.94	12.36	7.79	
Fruits and products ..	..	0.03	0.38	0.35	0.51	1.90	1.98	3.96	1.70	
Condiments, spices, sugar, etc. ..	..	2.45	4.72	4.95	6.92	7.87	10.38	15.49	8.83	
Non-alcoholic beverages ..	..	0.31	0.62	0.89	1.09	1.43	2.13	2.96	1.64	
Prepared meals and refresh- ments ..	..	1.53	1.32	5.99	5.54	6.41	8.86	9.68	6.89	
Sub-totals										
food ..	..	34.85	53.49	62.33	75.08	86.97	111.47	153.59	95.12	
<i>Non-food</i>										
Pan, supari ..	..	0.42	0.74	1.07	1.37	1.64	2.09	3.34	1.82	
Tobacco and products ..	..	0.97	2.17	2.30	2.75	2.96	3.37	3.99	3.02	
Alcoholic beverages, etc. ..	..	..	0.75	0.48	1.12	1.65	0.52	1.11	1.03	
Fuel and light ..	..	2.42	3.60	4.43	4.68	4.99	6.10	7.53	5.40	
House rent, water charges, repairs, etc. ..	..	5.35	7.75	10.73	11.80	14.09	20.08	25.60	15.92	
Furniture and furnishings ..	..	..	..	0.05	0.04	0.22	0.13	1.68	0.36	
Household appliances, etc. ..	..	0.66	0.57	0.46	0.41	0.25	1.39	1.70	0.77	
Household services ..	..	..	..	0.03	0.05	0.32	0.44	1.47	0.43	
Clothing, bedding and head- wear ..	..	2.72	2.75	10.16	7.58	10.92	16.94	31.58	14.26	
Footwear ..	..	..	2.09	1.37	0.76	1.22	2.32	3.22	1.76	
Miscellaneous (laundry, etc) ..	..	1.55	2.34	3.57	3.41	4.37	5.85	9.08	5.03	
Medical care ..	..	0.18	0.13	3.21	2.42	1.40	2.70	8.10	3.02	
Personal care ..	..	1.31	2.25	2.98	3.60	3.92	5.58	7.63	4.56	
Education and reading ..	..	..	0.51	1.18	2.02	4.08	7.26	13.97	5.38	
Recreation and amusement ..	..	..	0.37	0.46	0.54	0.52	1.96	4.64	1.45	
Transport and communi- cation ..	..	0.34	0.24	1.67	1.65	3.82	5.44	7.73	3.92	
Subscription, etc. ..	..	0.45	0.40	0.75	1.26	6.67	2.57	7.56	3.93	
Personal effects and mis- cellaneous expenses ..	..	0.51	0.17	0.70	0.58	0.92	1.48	3.03	1.24	
Sub-total:										
non-food ..	..	16.88	26.83	45.60	46.04	63.96	86.22	142.96	73.29	
Total consumption ex- penditure ..	..	51.73	80.32	107.93	121.12	150.93	197.69	296.55	168.41	

TABLE 5.6—contd.

1	2	3	4	5	6	7	8	9	10
<i>Non-consumption expenditure</i>									
Taxes, interest and litigation .. ..	..	0.42	0.80	0.94	2.90	2.66	5.35	9.48	3.99
Remittance to dependants	..	5.70	5.14	10.65	6.54	13.50	18.00	19.59	13.39
Savings and investment	..	2.67	4.48	16.40	15.56	23.37	33.10	59.54	27.59
Debts repaid .. ..	..	5.59	2.84	10.53	15.62	22.46	28.66	50.05	23.94
Total: non-consumption expenditure .. ..	..	14.38	13.26	38.52	40.62	61.99	85.11	138.66	68.91
Total disbursement .. ..	..	66.11	93.58	146.45	161.74	212.92	282.80	435.21	237.32
Percentage of families to total .. ..	..	0.97	6.23	12.60	15.38	27.84	21.24	15.74	100.00

The average monthly consumption expenditure per family was Rs. 168.41. Expenditure on food worked out to Rs. 95.12 or 56.48 per cent. of the total consumption expenditure. The proportion of expenditure on food to total consumption expenditure decreased with a rise in family income, the only exception being the income class 'Rs. 120 to less than Rs. 150' where it was slightly higher than that in the preceding income class.

The non-food group accounted for 43.52 per cent. of the total consumption expenditure. Of this, the expenditure on the more important necessities, viz., fuel and light, house rent, water charges and repairs, and clothing, bedding and headwear sub-groups formed about 48.5 per cent. The percentage expenditure on conventional necessities and luxuries such as furniture and furnishings, household appliances, household services, footwear, recreation and amusement, transport and communication, subscriptions, personal effects and miscellaneous expenses, accounted for about 19 per cent. of the expenditure on non-food items. As regards relationship with income, these items did not reveal any clear cut trend.

Non-consumption expenditure per family amounted, on an average, to Rs. 68.91 or about 41 per cent. of the total consumption expenditure. The percentage expenditure on this sub-group in relation to total consumption expenditure fluctuated without showing any clear cut trend upto the income class 'Rs. 120 to less than Rs. 150' and thereafter it increased.

#### 5.5. Expenditure by per capita income

Table 5.7 gives the break-up of the average monthly expenditure per family by groups and sub-groups of items for different per capita income classes. This table covers items of non-consumption outgo and capital outlay also.

*Average monthly expenditure and disbursements by per capita  
Income classes  
income classes*

Sub-groups and groups of items	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
<i>Food</i>										
Cereals and products ..	..	74.62	44.99	50.33	54.33	47.72	45.87	39.55	25.02	40.53
Pulses and products ..	..	8.00	3.04	5.88	5.55	5.29	5.52	4.87	3.56	4.78
Oil seeds, oils and fats ..	..	2.50	5.19	6.47	7.10	6.73	8.26	7.29	5.13	6.60
Meat fish and eggs ..	..	..	3.39	5.79	5.78	7.09	8.02	7.59	5.88	6.68
Milk and products ..	..	3.00	2.94	8.13	8.80	7.58	12.93	10.14	9.93	9.68
Vegetables and products ..	..	9.75	5.36	8.01	7.97	8.38	9.70	8.84	5.83	7.79
Fruits and products ..	..	..	0.55	0.35	0.84	2.12	2.19	2.01	1.69	1.70
Condiments, spices, sugar, etc. ..	..	9.62	5.87	8.80	9.65	9.89	10.62	8.98	6.81	8.83
Non-alcoholic beverages ..	..	3.00	0.81	1.60	1.76	1.76	2.13	1.77	1.20	1.64
Prepared meals and refreshments ..	..	3.00	1.33	3.22	3.27	3.43	4.98	6.42	13.29	6.89
Sub-total : food ..	..	113.49	73.47	98.58	105.05	99.99	110.22	97.46	78.34	95.12
<i>Non-food</i>										
Fan, supari ..	..	0.87	1.11	1.47	1.69	1.57	2.04	1.87	2.01	1.82
Tobacco and products ..	..	3.12	1.91	2.42	2.93	3.01	3.12	2.67	3.35	3.02
Alcoholic beverages, etc. ..	..	4.50	0.84	0.38	1.41	1.08	0.98	1.43	0.88	1.03
Fuel and light ..	..	4.50	4.12	5.17	5.43	5.69	6.56	5.59	4.44	5.40
House rent, water charges, repairs, etc. ..	..	10.00	7.97	14.17	16.78	14.02	18.08	17.25	16.06	15.92
Furniture and furnishings ..	..	..	..	..	0.30	0.28	0.03	0.07	0.90	0.36
Household appliances, etc. ..	..	..	1.07	0.28	0.23	0.46	0.62	1.03	1.34	0.77
Household services ..	..	..	..	0.07	0.02	0.28	0.37	0.71	0.71	0.43
Clothing, bedding and headwear ..	..	29.00	2.79	15.63	8.28	12.01	20.11	19.23	12.78	14.26
Footwear ..	..	..	0.36	2.06	0.95	1.42	2.18	3.34	1.52	1.76
Miscellaneous (Laundry, etc.) ..	..	10.62	2.64	5.15	4.62	4.76	5.72	5.91	4.72	5.03
Medical care ..	..	32.00	0.26	1.45	3.78	1.96	3.45	2.12	4.09	3.02
Personal care ..	..	3.75	3.03	4.67	4.19	4.50	4.84	5.28	4.37	4.56
Education and reading ..	..	15.62	1.35	5.19	6.46	7.64	6.94	5.50	2.64	5.38
Recreation and amusement ..	..	..	0.17	0.52	0.59	1.22	3.12	1.57	1.04	1.45
Transport and communication ..	..	15.00	0.29	1.51	2.25	3.67	5.11	5.24	4.16	3.92
Subscription, etc. ..	..	0.25	0.30	12.60	1.32	2.04	3.18	8.16	3.62	3.92
Personal effects and miscellaneous expenses ..	..	..	0.11	0.95	0.93	0.92	0.93	2.25	1.53	1.24
Sub-total : non-food ..	..	129.23	28.32	73.69	62.22	66.53	87.38	89.22	70.16	73.29
Total consumption expenditure ..	..	242.72	101.79	172.27	167.27	166.52	197.60	186.68	148.50	168.41



TABLE 5.7—*contd.*

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<b>Non consumption expenditure</b>										
Taxes, interest and litigation ..	2.00	1.33	4.49	2.91	3.27	3.89	2.83	5.49	3.99	
Remittance to dependants ..	..	..	0.90	2.16	2.74	8.50	25.68	28.60	13.39	
Savings and investments ..	..	17.00	3.53	22.53	16.94	26.04	28.24	35.99	32.20	27.59
Debts repaid ..	..	40.00	4.01	15.89	19.65	23.15	28.08	32.06	24.27	23.94
<hr/>										
Total: non-consumption expenditure ..	..	59.00	8.87	45.81	41.66	55.20	66.71	96.56	90.56	68.9
<hr/>										
Total disbursement ..	..	301.72	110.66	216.08	208.93	221.72	264.31	283.24	239.06	237.37

The percentage expenditure on food decreased from nearly 63 per cent. in the per capita income class 'Rs. 20 to less than Rs. 25' to nearly 52 per cent. in the per capita income class 'Rs. 50 to less than Rs. 65' but slightly increased in the next per capita income class, i.e., Rs. 65 and above. The relatively high percentage expenditure on prepared meals in the last two higher per capita income classes was mainly due to the preponderance of single-member families in these per capita income classes. The percentage expenditure on non-food items varied in different per capita income classes.

#### 5.6. Food expenditure

One of the important results which can be derived from an analysis of family budgets is how the expenditure on a particular commodity varies with the level of family income. This relationship is generally termed the Engel curve after Ernest Engel. The main results derived by Engel from his studies are set out below:

- (i) Food represents the largest single item of expenditure in the family budget.
- (ii) The proportion of expenditure devoted to food decreases as the level of living of the family increases.
- (iii) That the proportion of expenditure on rent and clothing is approximately constant and that on 'luxury' items increases with a rise in the level of living.

Of the above propositions, the second is the most important since this has been confirmed repeatedly and is now known as the Engel's Law. It is customary to take variations in percentage expenditure on food to total expenditure to reflect roughly the variations in the level of living. An attempt has been made to analyse the distribution of families in each per capita income class and family size class by the percentage expenditure on food.

#### 5.61. Analysis by per capita income classes

Expenditure on food depends on other factors besides income and the size of the family is the most important among such factors. To eliminate the effect of the size of the family, therefore, analysis has been made in terms of per capita income classes instead of family income classes. Table 5.8 gives the percentage distribution of families in each monthly per capita income class by the percentage of expenditure on food to total expenditure.

TABLE 5.8

*Percentage distribution of families in each per capita income class by percentage expenditure on food*

Percentage expenditure on food to total expenditure	Monthly per capita income class (Rs.)									
	<5	5—<10	10—<15	15—<20	20—<25	25—<35	35—<50	50—<65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Below 45	..	..	..	20.71	7.84	9.70	16.82	32.44	48.34	25.22
45—<50	..	100.00	..	..	5.08	8.51	10.06	10.85	10.57	8.65
50—<55	..	..	..	3.20	4.19	11.27	13.50	19.21	11.23	11.09
55—<60	..	..	8.13	10.15	12.29	9.21	20.02	7.30	13.60	12.81
60—<65	..	..	..	20.10	17.45	23.21	10.76	17.97	6.03	13.68
65—<70	..	..	21.65	17.75	17.18	10.92	7.67	4.98	5.45	9.31
70 and above	..	..	70.22	28.09	36.04	27.18	21.17	7.25	4.78	19.24
Total	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

It will be seen that ignoring the per capita income class 'Rs. 15 to less than Rs. 20' the percentage of families having low percentage expenditure on food (less than 45 per cent.) is high in higher per capita income classes. Similarly, the percentage of families recording appreciably higher percentage expenditure on food, say 65 to less than 70 and 70 and above generally declines in the case of higher per capita income classes.

#### 5.62. Analysis by family size

While analysing the percentage expenditure on food *vis-a-vis* the family size it has to be borne in mind that, broadly speaking, large-size families contain comparatively more earning members resulting in higher family income. This, however, is only a rough relationship and hence a percentage distribution of families with a certain percentage expenditure on food by size will be subject to the effects of variations in both family size and income. Subject to this, table 5.9 gives the percentage distribution of families in each family size class by percentage expenditure on food to total expenditure.

TABLE 5.9

*Percentage distribution of families in each family size class by percentage expenditure on food*

Percentage expenditure food to total expenditure	Number of families (unestimated)	Family size						All
		1	2 and 3	4 and 5	6 and 7	Above 7		
1	2	3	4	5	6	7		8
Below 45	..	184	57.18	23.00	14.63	15.93	25.22	25.22
45—<50	..	87	8.23	7.78	7.41	7.78	8.45	8.65
50—<55	..	77	13.27	12.02	14.11	5.61	11.09	11.09
55—<60	..	100	9.85	14.77	15.70	11.10	12.81	12.81
60—<65	..	99	5.22	13.86	13.47	18.53	13.68	13.68
65—<70	..	74	0.83	7.38	9.69	13.87	9.31	9.31
70 and above	..	177	5.42	15.14	24.79	27.18	19.24	19.24
Total	..	718	100.00	100.00	100.00	100.00	100.00	100.00
Percentage distribution of families	..	..	13.73	23.78	24.38	19.73	18.38	100.00
Number of families (unestimated)	..	..	95	156	191	138	138	718

About 65 per cent. of the single-member families spent less than 50 per cent. of the total expenditure on food and about 6 per cent. spent about 65 per cent. or more on food. As against this, about 24 per cent. of the families containing 6 or 7 members spent less than 50 per cent. on food and similarly about 41 per cent. of corresponding families spent 65 per cent. or more on food. The influence of the size of the family is expected to be felt more markedly in case of end classes of percentage expenditure on food, i.e., less than 45 and 70 or more, which are lower or higher than the overall average percentage expenditure on food.

### 5.7. *Proportion of families reporting expenditure on selected sub-groups*

The percentage of families incurring expenditure on some of the selected sub-groups of consumption expenditure, or non-consumption outgo or capital outlay, often reveal a great deal about the expenditure habits of the population groups. Such figures by size of families are given in table 5.10.

TABLE 5.10

*Percentage of families reporting expenditure on selected sub-groups by family size*

Item	Family size					All	Reporting families (unestimated)
	One	Two or three	Four or five	Six or seven	Above seven		
1	2	3	4	5	6	7	8
Prepare me and refreshments ..	88.78	93.51	94.95	84.90	89.98	90.86	659
Non-alcoholic beverages ..	50.12	74.50	87.64	91.89	92.82	81.16	593
Pan, supari ..	53.81	66.56	62.09	60.81	68.00	62.85	458
Tobacco and tobacco products	70.43	80.21	77.61	77.45	81.12	77.86	547
Alcoholic beverages ..	9.29	27.22	21.49	24.78	13.21	20.30	143
Furniture and furnishings ..	4.57	1.48	2.99	3.69	3.09	3.00	23
Household services ..	7.37	6.66	6.72	6.88	9.09	7.11	56
Medical care ..	18.32	17.40	27.15	34.50	31.39	25.85	193
Personal care ..	98.40	100.00	100.00	100.00	100.00	99.79	716
Education and reading ..	9.01	21.93	52.29	65.01	81.56	47.03	356
Recreation and amusement ..	31.52	22.90	33.18	27.62	42.52	31.13	222
Transport and communication	65.39	53.84	55.45	49.83	65.43	57.16	432
Remittance to dependants ..	57.99	35.56	17.18	16.65	12.88	26.25	188
Savings and investments ..	83.85	88.15	93.40	91.56	91.60	90.15	660
Debts repaid ..	35.47	49.03	60.15	48.26	59.58	51.67	409

About 91 per cent. of the families incurred expenditure on prepared meals and refreshments, the percentage remaining fairly steady in all size classes. Thus the habit of eating outside the house was quite common. A little more than 81 per cent. of the families reported expenditure on non-alcoholic beverages, like coffee, tea, cocoa, etc. Addition to tobacco and tobacco products and pan, supari was quite widespread with about 78 and 63 per cent. respectively of the families reporting expenditure on these items. Expenditure on alcoholic beverages was reported by about 20 per cent. of the families. Furniture and furnishings did not seem to be much popular objects of expenditure. However, a small percentage of the families in all size classes reported expenditure on household services which most often consisted of employment of sweepers.

Expenditure on medical care was reported by about 26 per cent. of the families and on personal care by almost all families, the percentage of the latter remaining fairly steady in all size classes. The percentage of families reporting expenditure on education and reading went up rapidly with the increase in the size of the family, the overall percentage being 47. About 31 per cent. of the families reported expenditure on recreation and amusement. The use of means of transport and communication was popular, about 57 per cent. of the families having reported expenditure on these items.

About 90 per cent. of the families were either saving or investing some amount and the percentage was fairly steady in all size classes. The percentage of families reporting expenditure on remittance to dependants decreased with an increase in the size of the family and was the highest in case of single-member families. On the whole, about 26 per cent. of the families were making remittance to dependants. About 52 per cent. were making repayments of debts which would give some rough idea about the extent of indebtedness among the working class population in Jamshedpur centre.

## CHAPTER 6

### FOOD CONSUMPTION AND NUTRITION

#### 6.1. Quantities of food consumed

Food consumption is an important indicator of the level of living. Detailed data on quantities consumed of different items of food, drink and tobacco (excluding 'prepared meals and refreshments' for which it was not possible to obtain quantitative data) were obtained from the sampled families. The quantities of various items consumed, on an average, per family per month are presented in table 6.1.

**TABLE 6.1**  
*Average quantity consumed per family by items*

Item					Standard unit (quantity)	Number of families reporting (unestimated)*	Average quantity consumed per family
1					2	3	4
<b>FOOD, BEVERAGES, ETC.</b>							
<i>Cereals and products</i>							
Rice	..	..	..	..	kg.	681	39.27
Wheat	..	..	..	..	"	596	20.23
Wheat atta	..	..	..	..	"	50	0.89
Jowar atta	..	..	..	..	"	1	0.01
Maize	..	..	..	..	"	4	0.01
Maize atta	..	..	..	..	"	5	0.02
Barley	..	..	..	..	"	2	..
Barley atta	..	..	..	..	"	1	..
Gram	..	..	..	..	"	81	0.35
Gram atta	..	..	..	..	"	9	0.03
Sattu	..	..	..	..	"	7	0.01
Chira, muri, khoi, lawa	..	..	..	..	"	177	0.46
Maida	..	..	..	..	"	25	0.05
Suji, rawa	..	..	..	..	"	124	0.29
Sawai	..	..	..	..	"	5	0.01
Bread	..	..	..	..	"	6	..
Biscuit	..	..	..	..	"	62	0.05
Other cereals	..	..	..	..	"	1	..
<i>Pulses and products</i>							
Arhar	..	..	..	..	"	626	3.70
Gram	..	..	..	..	"	200	0.49
Moong	..	..	..	..	"	222	0.52
Masur	..	..	..	..	"	259	0.75
Urd	..	..	..	..	"	132	0.36
Khesari	..	..	..	..	"	7	0.02
Peas	..	..	..	..	"	7	0.02
Other pulses	..	..	..	..	"	3	0.01
Pulse products	..	..	..	..	"	2	..

\*The figures in column 3 relate to those families only which had reported figures on quantities of various items consumed.

TABLE 6.1—contd.

1					2	3	4
<i>Oil seeds, oils and fats</i>							
Mustard oil	..	..	..	..	kg.	608	1.72
Coconut oil	..	..	..	..	"	8	0.03
Gingelly oil	..	..	..	..	"	2	0.01
Groundnut oil	..	..	..	..	"	95	0.41
Other vegetable oil	..	..	..	..	"	1	
Vanaspati	..	..	..	..	"	234	0.62
Other fats	..	..	..	..	"	3	0.01
<i>Meat, fish and eggs</i>							
Goat meat	..	..	..	..	"	523	1.38
Beef	..	..	..	..	"	38	0.18
Mutton	..	..	..	..	"	1	
Poultry	..	..	..	..	no.	31	0.10
Birds, meat	..	..	..	..	kg.	3	0.01
Fresh fish	..	..	..	..	"	393	0.91
Dry fish	..	..	..	..	"	5	0.01
Egg hen	..	..	..	..	no.	44	1.01
Egg duck	..	..	..	..	"	15	0.20
<i>Milk and products</i>							
Milk cow	..	..	..	..	l.	399	7.57
Milk buffalo	..	..	..	..	l.	95	1.99
Curd	..	..	..	..	kg.	13	0.03
Ghee cow	..	..	..	..	"	54	0.08
Ghee buffalo	..	..	..	..	"	59	0.09
Butter	..	..	..	..	"	5	0.01
Condensed milk	..	..	..	..	"	1	
Powdered milk	..	..	..	..	"	26	0.03
Other milk and products	..	..	..	..	"	22	0.38
<i>Condiments and spices</i>							
Salt	..	..	..	..	"	682	1.79
Turmeric	..	..	..	..	g.	539	207.85
Chilly green	..	..	..	..	"	349	162.71
Chilly dry	..	..	..	..	"	419	224.64
Tamarind	..	..	..	..	"	32	41.52
Onion	..	..	..	..	kg.	641	2.80
Garlic	..	..	..	..	g.	318	82.81
Coriander	..	..	..	..	"	312	436.46
Ginger	..	..	..	..	"	122	64.50
Pepper	..	..	..	..	"	81	13.41
Methi	..	..	..	..	"	12	1.75
Saffron	..	..	..	..	"	3	0.47
Mustard	..	..	..	..	"	41	12.13
Jira	..	..	..	..	"	134	27.41
Clove	..	..	..	..	"	31	5.95
Elachi	..	..	..	..	"	20	1.52
Mixed spices	..	..	..	..	"	608	234.68
Other spices, etc.	..	..	..	..	"	3	0.23

TABLE 6.1—contd.

1	2	3	4
<i>Vegetables and products</i>			
Potato .. ..	kg.	682	6.63
Muli, turnip, radish .. ..	"	159	0.59
Carrot, beet .. ..	"	1	..
Arum .. ..	"	14	0.03
Other root vegetables .. ..	"	1	..
Brinjal .. ..	"	528	2.28
Cauliflower .. ..	"	206	0.97
Cabbage .. ..	"	184	0.85
Jack fruit .. ..	"	117	0.41
Ladies finger .. ..	"	323	0.88
Tomato .. ..	"	354	1.61
Cucumber .. ..	"	3	0.01
Pumpkin .. ..	"	276	1.03
Gourd .. ..	"	149	0.44
Karela .. ..	"	243	0.55
Bean .. ..	"	145	0.35
Peas .. ..	"	76	0.15
Other vegetables .. ..	"	265	0.82
Palak .. ..	"	319	1.16
Amaranth, chalai .. ..	"	138	0.51
Menthi .. ..	"	3	0.01
Other leafy vegetables .. ..	"	134	0.49
Pickle preservative .. ..	"	1	..
Other vegetable products .. ..	"	32	0.11
<i>Fruits and products</i>			
Banana, plantain .. ..	no.	195	9.54
Orange .. ..	"	127	3.40
Lemon .. ..	"	135	4.72
Mango .. ..	"	67	1.77
Jack fruit .. ..	"	2	..
Pineapple .. ..	"	1	0.01
Coconut .. ..	"	22	0.09
Papaya .. ..	"	3	0.01
Cashew nut .. ..	kg.	1	..
Apple .. ..	"	24	0.09
Dried fruit .. ..	"	4	0.01
Other fruits .. ..	"	10	0.02
Other fruit products .. ..	"	1	..
<i>Sugar, honey, etc.</i>			
Sugar crystal .. ..	"	662	4.23
Sugar deshi .. ..	"	2	..
Gur .. ..	"	123	0.37
Honey .. ..	"	2	0.01
Sugar candy .. ..	"	17	0.03

TABLE 6.1—concl'd.

1	2	3	4
<i>Pan, supari</i>			
Pan leaf .. ..	no.	133	47.38
Pan finished .. ..	"	329	58.59
Supari .. ..	g.	129	52.25
Limo .. ..	"	137	19.94
Katha .. ..	"	118	12.95
<i>Tobacco and products</i>			
Bidi .. ..	no.	332	271.31
Cigarette .. ..	"	160	57.54
Zarda, kimaam, surti .. ..	g.	41	7.70
Cigar, cheroot .. ..	no.	3	0.80
Chewing tobacco .. ..	g.	81	49.45
Smoking tobacco .. ..	"	4	1.98
Leaf tobacco .. ..	"	7	3.73
Hukka tobacco prepared .. ..	"	10	11.08
<i>Alcoholic beverages</i>			
Toddy ncera .. ..	pint	2	0.02
Country liquor .. ..	"	102	1.38
Ganja .. ..	g.	12	0.82
Bhang .. ..	"	4	0.23
Refined liquor .. ..	pint	3	0.01
<i>Other beverages</i>			
Tea leaf .. ..	kg.	587	0.25
Coffee powder or seed .. ..	"	7	0.08
no.=number    g=gram    l=litre    kg.=kilogram			

The quantity of cereals and cereal products consumed, on an average, by a working class family per month was 61.68 kg. Of this, the major portion (39.27 kg.) was accounted for by rice alone. The average size of a family in terms of adult consumption units was 3.85 and hence the quantity of cereals consumed per adult consumption unit per day worked out to about 0.53 kg. Besides 61.68 kg. of cereals and products, the average family consumed 5.87 kg. of pulses and pulse products, 9.56 l. of milk and 0.62 kg. of milk products, 2.80 kg. of oils and fats, 2.49 kg. of meat, fish and eggs (excluding eggs and poultry for which quantity figures in weights were not available), 6.09 kg. of condiments and spices, 19.88 kg. of vegetables and vegetable products and 4.64 kg. of sugar, honey, etc. Apart from these, there was some consumption of fruits and fruit products which could not be reduced to weight and of prepared meals, etc., for which quantity data could not be collected. The above is a broad picture of quantities of foodstuffs consumed, on an average, by a family of industrial workers in Jamshedpur.



Among items of pan, supari, tobacco and beverages, an appreciable consumption of pan, bidi and chewing tobacco was recorded.

## 6.2. Analysis of nutrition contents

In collaboration with the Nutrition Research Laboratories, Government of India, an evaluation of the nutritive contents of the food stuffs consumed, on an average, by a working class family in Jamshedpur was attempted on the basis of data presented in table 6.1 keeping in view the age-sex composition of an average family. In the analysis, the following assumptions were made while calculating the nutritive requirements of the various age-groups:

1. The caloric requirements for the age-group below 5 years was assumed to be 1,150 per child per day and for the age-group of 5—14 years at 2,000. Considering the nature of the jobs performed by most of the workers, which require 5 cal/kg/hour or even more, they have been grouped in the category of 'heavy work'. As such, men and women workers were assumed to require 3,900 and 3,000 calories per day respectively. All non-working women falling in the age-group of 15—54 years were assumed to require 2,300 calories to allow for activity, pregnancy and lactation requirements. All other persons were assumed to lead a sedentary life.

2. Children below 5 years were assumed to require about 42 g. protein per day and children between 5—14 years, 63 g. Adult men required 55 g. protein per day while adult women were assumed to require 45 g. of protein. Of the women between 15—54 years one third were assumed to be pregnant or nursing and their protein requirements were calculated at 100 g. per day.

3. The calcium requirements of children upto 15 years were assumed to be 1.25 g. per day and pregnant or nursing women were assumed to require 1.75 g. calcium per day. The calcium requirement of the rest was assumed to be 1.00 g.

4. Iron requirement of pregnant or nursing women was assumed to be 30 mg. per day while for the rest it was assumed to be 20 mg. per day.

5. The Vitamin B1 requirement was calculated at 0.5 mg. per 1,000 calories.

6. No authentic data on nutrient contents of meals taken in restaurants, cafeterias, etc., were available. However, it has been calculated, while planning low cost menus, that Re. 0.75 worth meal may provide 2,500 calories and 65 g. of protein. Allowing for a little profit margin for the commercial catering establishments, it has been assumed that Re. 1/- worth of meal will provide about 2,500 calories and 65 g. of protein. No assumption has been made with regard to other nutrients.

The following table gives the nutritive value of the food stuffs consumed, on an average, by a working class family in Jamshedpur as well as the quantity recommended for consumption by the Nutrition Research Laboratories, in terms of different nutrients.

TABLE 6.2

*Nutritive value of food stuffs consumed, on an average, by a working class family*

Nutrients							Quantity consumed per family per day	Quantity recommended
Calories	..	..	..	..	..	..	10,736	11,726
Protein	..	..	..	..	..	..	283 g.	273 g.
Fat ..	..	..	..	..	..	..	162 g.	..
Calcium	..	..	..	..	..	..	2.2 g.	5.6 g.
Iron ..	..	..	..	..	..	..	147 mg.	99 mg.
Vitamin A	..	..	..	..	..	..	10,154 i.u.	16,730 i.u.
Vitamin B1	..	..	..	..	..	..	5.6 mg.	5.9 mg.
Vitamin C	..	..	..	..	..	..	265 mg.	239 mg.
Nicotinic acid	..	..	..	..	..	..	59 mg.	..
Riboflavin	..	..	..	..	..	..	2.9 mg.	..

g.=gram      mg.=milligram      i.u.= international unit

From the above it would appear that there were deficiencies in respect of vitamin 'A' and Calcium. The consumption of calories would also appear to be on the low side. Increased intake of green leafy vegetables and at least skimmed milk, particularly by children would help to overcome the deficiencies in respect of vitamin 'A' and calcium.

## CHAPTER 7

### BUDGETARY POSITION

#### 7.1. Introductory

The two sides of the family balance sheet are receipts and disbursements. It may be recalled here that disbursements include money expenditure for current living and amount spent to increase assets or decrease liabilities and receipts include money income (and imputed money value of items consumed without money outlay) and funds which are obtained through decreasing assets or increasing liabilities. Theoretically, the two sides of the balance sheet should exactly tally for each sampled family. In practice, however, data on receipts and disbursements collected in the course of family living surveys seldom show such exact correspondence. There is always a gap between the two which may be called the balancing difference. The reasons for the gap are several. Data are collected from the sampled families for one whole month generally in one interview. It is hardly possible to obtain exact figures from families so as to get a perfect account of the receipts and disbursements. Many factors such as recall lapses, end-period effects, deliberate concealment or distortion of certain items of income and expenditure on the part of informants, etc., come into play in the process of collection of data. Moreover, in the present survey the value of consumption of articles of food, drink, tobacco and fuel and light were taken on the disbursement-side and not the purchase value. Further, income from 'family members enterprises account' could only be approximate because of difficulties of accounting. On account of all these factors, an exact balance between average receipts and disbursements per family cannot be expected in the data.

Table 7.1 gives the average receipts and disbursements by monthly family income classes and also the net balancing difference between the two.

**TABLE 7.1**  
*Average receipts, disbursements and balancing difference by family income classes*

Monthly family income class (Rs.)	Percentage of families to total	Average receipts per family per month (Rs.)	Average disbursements per family per month (Rs.)	Net balancing difference + or - (Rs.)
1	2	3	4	5
Less than 30 .. .. .	..	..	..	..
30 to less than 60 .. ..	0.97	66.68	66.11	+0.57
60 to less than 90 .. ..	6.23	90.51	93.58	-3.07
90 to less than 120 .. ..	12.60	145.63	146.45	-0.82
120 to less than 150 .. ..	15.38	163.82	161.74	+2.08
150 to less than 210 .. ..	27.84	223.37	212.92	+10.45
210 to less than 300 .. ..	21.24	305.12	282.80	+22.32
300 and above .. .. .	15.74	480.79	435.21	+45.58
Total .. .. .	100.00	252.50	237.32	+15.18

Taking all income classes, the net balancing difference was Rs. 15.18 or about 6 per cent. of the total receipts. Except for the income classes 'Rs. 60 to less than Rs. 90' and Rs. 90 to less than Rs. 120', the net balancing difference was positive.

## 7.2. Budgetary position by family income

The existence of a balancing difference, as discussed above, has to be kept in view in studying the relationship between current money income and money expenditure for current living, i.e., the budgetary position of the families. The term 'current money income' has been taken to include income from paid employment, self-employment and other income such as rent from land and houses, pension, cash assistance, gifts, concessions, interest and dividends, chance games and lotteries, while 'money expenditure for current living' has been taken to include all items of consumption expenditure and disbursements on account of remittances to dependants and taxes, interest on loans and litigation. According to definitions adopted in this Report, these terms will be referred to simply as income and expenditure. The budgetary position for groups of families at successive income levels measures the changing relationship between income and expenditure along the income scale and brings to light the prevalence of spending financed through deficit or the extent of surpluses. Such data are presented in table 7.2.

TABLE 7.2

### *Budgetary position by family income classes*

Item	Monthly family income class (Rs.)									All
	<30 <60	30— 60	60— <90	90— <120	120— <150	150— <210	210— <300	300 and above		
1	2	3	4	5	6	7	8	9	10	
Average monthly income per family	..	51.80	76.85	103.67	134.08	178.63	244.21	409.13	204.97	
Average monthly expenditure per family	..	57.85	86.26	119.53	130.56	167.09	231.04	325.62	185.79	
<i>Monthly balance</i>										
Percentage of families recording surplus* to total families	..	0.37	1.69	5.78	10.14	20.69	14.18	12.21	65.06	
Percentage of families recording deficit to total families	..	0.60	4.54	6.82	5.24	7.15	7.06	3.53	34.94	
Average surplus (+) or deficit(—) per family	..	—6.05	—9.41	—15.85	+3.52	+11.54	+23.17	+83.51	+19.18	

\*Zero balance is considered as surplus.

Of the total families surveyed, 65 per cent. had balanced or surplus budgets while the remaining 35 per cent. had deficit budgets.

### 7.3. Budgetary position by family composition

Table 7.3 gives the budgetary position of the families by family types in terms of the number of adults and children in the family.

**TABLE 7.3**  
***Budgetary position by family composition***

Item	Family composition (in terms of adults/children)											
	1 adult	1 adult and children (one or more)	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults and 1 child	3 adults and more than 1 child	Other families	All			
	1	2	3	4	5	6	7	8	9	10	11	12
Percentage of families recording surplus* to total families ..	9.03	0.80	8.33	4.87	5.21	7.45	2.83	2.25	8.08	15.41	65.03	
Percentage of families recording deficit to total families ..	3.90	1.44	2.59	2.35	1.78	6.11	0.97	1.48	5.07	9.25	34.94	
Average amount of surplus (+) or deficit (—) (Rs.) per family over all families together..	+23.66	—59.31	+50.08	+14.26	+25.28	+9.47	+23.29	+24.66	+7.11	+20.16	+19.18	

\* Zero balance is considered as surplus.

All families excepting those consisting of 1 adult and children (one or more) had a surplus budget.

#### 7.4. Distribution of families by income, expenditure and size

Table 7.4 gives the percentage distribution of families in each monthly family income class and family size class by monthly expenditure.

**TABLE 7.4**  
***Percentage distribution of families by income, expenditure and size***

[illegible]

TABLE 7.4—contd.

1	2	3	4	5	6	7	8	9	10	11	12	13
<hr/>												
30— <60	1	4	57.81	42.19	..	..	..	..	..	..	100.00	0.63
	2 and 3	2	..	106.00	..	..	..	..	..	..	100.00	0.34
	4 and 5	..	..	..	..	..	..	..	..	..	..	..
	6 and 7	..	..	..	..	..	..	..	..	..	..	..
	Above 7	..	..	..	..	..	..	..	..	..	..	..
	All	6	37.67	62.33	..	..	..	..	..	..	100.00	0.97
<hr/>												
60— <90	1	8	..	67.10	20.83	12.02	..	..	..	..	100.00	1.37
	2 and 3	11	9.69	73.20	14.45	2.66	..	..	..	..	100.00	2.39
	4 and 5	9	..	81.31	18.69	..	..	..	..	..	100.00	1.37
	6 and 7	5	..	44.54	12.20	30.97	..	12.29	..	..	100.00	1.10
	Above 7	..	..	..	..	..	..	..	..	..	..	..
	All	33	3.71	68.60	16.40	9.12	..	2.17	..	..	100.00	6.23
<hr/>												
90— <120	1	18	23.83	28.40	23.66	19.11	..	..	..	..	100.00	2.74
	2 and 3	25	3.52	7.61	50.42	16.75	15.82	..	..	5.88	100.00	4.36
	4 and 5	29	..	10.96	61.45	26.65	0.94	..	..	..	100.00	4.30
	6 and 7	7	..	10.03	17.88	30.64	..	41.45	..	..	100.00	0.77
	Above 7	3	..	73.85	18.58	..	..	7.56	..	..	100.00	0.43
	All	82	6.40	15.69	46.36	20.92	5.79	2.80	..	2.04	100.00	12.60
<hr/>												
120— <150	1	19	..	22.38	38.44	23.69	15.49	..	..	..	100.00	2.72
	2 and 3	28	..	27.46	51.21	11.87	6.46	..	..	..	100.00	4.14
	4 and 5	29	..	17.72	23.87	39.29	13.69	5.49	..	..	100.00	3.10
	6 and 7	26	..	2.25	43.33	15.50	25.96	10.88	2.08	..	100.00	3.77
	Above 7	9	..	..	21.74	16.83	10.38	48.00	..	..	100.00	1.65
	All	111	..	15.47	39.47	20.91	14.71	8.93	0.51	..	100.00	15.38
<hr/>												
150— <210	1	31	..	10.14	32.36	15.31	34.59	6.80	0.77	..	100.00	4.26
	2 and 3	47	..	9.77	34.77	21.94	15.41	8.82	7.60	1.69	100.00	6.21
	4 and 5	58	..	..	13.36	32.78	35.51	9.93	6.50	1.89	100.00	6.98
	6 and 7	40	..	..	21.71	21.87	33.09	18.38	1.95	..	100.00	6.92
	Above 7	24	..	..	5.38	28.00	41.61	12.73	5.41	6.87	100.00	3.47
	All	200	..	3.73	22.13	25.13	31.05	11.65	4.60	1.71	100.00	27.84
<hr/>												
210— <300	1	10	..	8.41	..	..	48.27	43.32	..	..	100.00	1.35
	2 and 3	29	..	..	13.02	9.61	34.24	29.03	14.10	..	100.00	4.43
	4 and 5	37	..	9.64	6.97	10.75	42.18	19.56	10.90	..	100.00	4.99
	6 and 7	36	..	..	..	6.37	37.65	32.07	16.73	7.18	100.00	4.31
	Above 7	44	..	..	..	4.38	28.23	51.73	15.66	..	100.00	6.16
	All	156	..	2.80	4.35	7.09	35.94	34.92	13.44	1.46	100.00	21.24
<hr/>												
300 and above	1	5	..	..	..	27.15	..	35.82	37.03	..	100.00	0.66
	2 and 3	14	..	..	19.09	9.33	25.40	24.72	11.45	9.98	100.00	1.91
	4 and 5	29	..	..	..	7.87	15.48	18.66	47.48	10.51	100.00	3.64
	6 and 7	24	..	..	..	..	22.08	37.22	32.53	8.16	100.00	2.86
	Above 7	58	..	..	..	..	6.89	29.65	37.66	25.80	100.00	6.67
	All	130	..	..	2.32	4.09	13.59	28.15	35.79	16.06	100.00	15.74

TABLE 7.4—concl'd.

	1	2	3	4	5	6	7	8	9	10	11	12	13
All	1	95	7.42	22.70	25.47	15.76	18.55	8.08	2.02	..	100.00	13.73	
	2 and 3	156	1.62	17.50	33.18	13.68	15.47	9.70	5.53	2.32	100.00	23.78	
	4 and 5	191	..	10.74	20.18	22.45	23.02	10.32	11.18	2.11	100.00	24.38	
	6 and 7	138	..	3.30	17.27	16.09	27.99	23.24	9.45	2.75	100.00	19.73	
	Above 7	138	..	1.73	3.63	8.23	0.73	35.00	19.94	10.89	100.00	18.38	
	All	718	1.40	10.86	20.39	15.57	21.41	16.95	9.85	3.57	100.00	100.00	

Number  
of fami-  
lies (un-  
estima-  
ted)

10 60 130 122 164 123 81 28 718

Taking all income classes, as the size of the family increased, a larger percentage of families in the large size-classes generally fell in the higher expenditure classes.

It will be interesting to study what percentage of families in each size-class and income class has to incur expenditure more than income. Leaving out the extreme size-classes 1 and more than 7 and also the last two income classes at either end, the position is summarised in table 7.5.

TABLE 7.5

*Summary distribution of families by income, expenditure and size for three middle size-classes*

Monthly family income class (Rs.)	Percentage distribution of families with different sizes in expenditure classes above the income class			Percentage distribution of families with different sizes in expenditure class same as the income class			Percentage distribution of families with different sizes in expenditure classes lower than the income class		
	2 and 3	4 and 5	6 and 7	2 and 3	4 and 5	6 and 7	2 and 3	4 and 5	6 and 7
	1	2	3	4	5	6	7	8	9
60—<90	17.11	18.69	55.46	73.20	81.31	44.54	9.69	..	..
90—<120	38.45	27.59	72.09	50.42	61.45	17.88	11.13	10.96	10.03
120—<150	6.46	19.18	38.92	11.87	39.29	15.50	81.67	41.59	45.58
150—<210	18.11	18.32	20.33	15.41	35.54	33.09	66.48	46.14	46.58

In each of the income classes, the percentage of families with expenditure more than income was the highest in the size-class 6 to 7, though even in the other two size-classes, 2 to 3 and 4 to 5, the percentage of such families was considerable.

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## PART II (LEVEL OF LIVING)

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59—60





## CHAPTER 8

### LEVEL OF LIVING

#### 8.1. *Concept of level of living*

In part I, data have been presented mainly on the economic and expenditure aspects of the level of living, e.g., income and expenditure of working class families (as defined for the purpose of this survey) in Jamshedpur. The concept of level of living, however, does not merely end with the satisfaction of material wants, it embraces all types of 'material' and 'non-material' wants. It expresses in a large measure, a state of mind as a result of participation in 'non-material' aspects of life as well as the level of consumption of material goods and services. So far as consumption of material goods is concerned, the level of living refers to the quantitative and qualitative consumption of goods and services. The actual composition of the items being consumed will depend upon the tastes and habits of the person or family in question and on the relative prices prevalent in the market to which he/it has access. The non-material elements entering into the concept of the level of living cover the whole field of desires and values for which a man may care—desires for particular types of food, drink, housing, clothing, etc.; for educational, cultural and recreational facilities; for opportunity to do the kind of work that is satisfying to him; for safeguards against the risks of illness, unemployment and old age, etc. These 'non-material' aspects in their turn are dependent to a great extent on social policy and climatic and several other factors which naturally differ from society to society and individual to individual. A study of the non-material aspects of level of living can, therefore, most meaningfully be made for a compact group of population living under almost similar conditions.

Taking the broad concept of the level of living as discussed above, an attempt was made to collect information on certain additional items considered significant for the study of this concept for the working class population in India. This was the first attempt of its kind in this country and hence it was made on a limited scale. The information on these additional items was collected in a separate schedule (Schedule B) from an independent smaller sample of families. The additional aspects of level of living which were covered were:—

- (a) Sickness;
- (b) Education;
- (c) Conditions of work, awareness of rights, trade unionism and social security;
- (d) Employment and service conditions;
- (e) Housing conditions and situation of the house in the context of social amenities;
- (f) Indebtedness;
- (g) Savings and assets and inventory of a few durable items.

## 8.2. Scope of Schedule 'B'

The purpose of the enquiry in Schedule 'B' was a study of the aspects of living other than income and expenditure. These aspects were selected so as to enable an assessment being made of the physical well-being, satisfaction of cultural wants, participation in community activities, enjoyment of social rights, etc. The object was not only to obtain some quantitative indicators of level of living but also to get a qualitative idea of the conditions in which the families lived, the difficulties they experienced, their likings and interests, etc. For example, under the head 'Sickness' information was obtained on how the families were affected when there was an incidence of sickness. Similarly, under 'Education' information was collected not only about levels of literacy but also about interests of families in the matter of acquiring education and difficulties in the way. Under the head 'Conditions of work, awareness of rights, trade unionism and social security' details were collected about the extent to which the workers were in a position to enjoy the rights and privileges accruing to them from their employment. Under other heads also an attempt was made to collect information on both quantitative and qualitative aspects.

The data were collected by the Interview Method from the members of the sampled families. The Investigators were instructed to probe at great length into the replies given before filling in the schedule. It has to be recognised, however, that in a survey of this type, particularly when this part of the survey was the first of its kind in India, a large element of non-sampling error, e.g., Investigator and informant bias, arising out of interview and response, is bound to creep into the data collected. For instance, the information relating to housing, conditions of repairs, sewage and ventilation arrangements given in Chapter 11 and condition of work places, welfare amenities provided to workers and awareness of provisions of labour laws on the part of the workers discussed in Chapter 12 is based on the opinion of different Field Investigators and/or the sampled workers. The information relating to these aspects is of subjective nature and this could at best be considered to give only a broad picture. Moreover, the data, being based on a relatively small sample (240 families), are also subject to a large sampling error. These limitations have to be carefully borne in mind while going through the analysis presented in this part of the Report.

In all Chapters of this part of the Report, unestimated distributions, i.e., distributions as obtained from the sample itself, are presented without any attempt to build up population estimates.

## CHAPTER 9

### EDUCATIONAL INTERESTS

#### 9.1. General Education

Data were collected on educational standards, etc., of the members of the sampled working class families who were aged 5 years and above. Table 9.1 shows the distribution of members receiving and not receiving education by family income classes. Table 9.2 shows distribution of members not receiving education, separately for children (5—14 years) and others, by reasons and income classes.

TABLE 9.1

*Distribution of persons (aged 5 years and above) by income and educational standard*

Item	Monthly family income class (Rs.)			
	<60	60— <120	120 and above	All
1	2	3	4	5
Actual number of persons in sampled families (aged 5 years and above) .. ..	..	194	831	1,025
Percentage to total .. ..	..	18.93	81.07	100.00
<b>A. All persons</b>				
Not reporting .. ..	..	0.51	0.12	0.19
Percentage receiving education .. ..	..	11.86	25.87	23.22
Percentage not receiving education .. ..	..	87.63	74.01	76.59
Total ..	..	100.00	100.00	100.00
<b>B. Children</b>				
Percentage receiving education .. ..	..	33.93	59.44	55.26
Percentage not receiving education .. ..	..	66.07	40.56	44.74
Total ..	..	100.00	100.00	100.00
<b>All persons receiving education</b>				
Not reporting .. ..	..	..	0.47	0.42
Percentage receiving education in primary schools .. ..	..	52.17	43.26	44.12
Percentage receiving education in secondary schools .. ..	..	89.13	41.86	41.60
Percentage receiving education in other educational institutions .. ..	..	8.70	14.41	13.86
Total ..	..	100.00	100.00	100.00

TABLE 9.2

*Percentage distribution of persons—children and others not receiving education by reasons and family income*

Reasons for not receiving education	Monthly family income class (Rs.)							
	<60		60—<120		120 and above		All	
	Children	Others	Children	Others	Children	Others	Children	Others
1	2	3	4	5	6	7	9	
Not reporting ..	..	..	..	..	2.59	0.40	1.96	0.32
Financial difficulties ..	..	..	43.24	34.59	33.62	42.89	35.95	41.14
Lack of facilities ..	..	..	5.41	12.03	6.89	7.41	6.54	8.39
Domestic difficulties ..	..	..	5.41	12.78	3.45	13.03	3.92	12.97
Attending to family enterprise ..	..	..	2.70	12.03	5.17	16.03	4.57	15.19
Lack of interest ..	..	..	10.81	28.57	20.69	19.64	18.30	21.52
Others ..	..	..	32.43	..	27.59	0.60	28.76	0.47
Total ..	..	..	100.00	100.00	100.00	100.00	100.00	100.00

Out of the total family members aged 5 years and above, about 23.2 per cent. were receiving education and about 76.6 per cent. were not receiving education. The rest did not report any thing. The percentage of children receiving education was about 55 which showed that the families were generally keen on getting their children educated. Of the total members receiving education, about 44 per cent. were studying in primary schools and about 42 per cent. in secondary schools and the rest were receiving education in other institutions. The main reasons for children and adults not receiving education were reported to be financial difficulties and lack of interest.

### 9.2. Skill and technical training

Information was also obtained from individual members of the sampled families on possession of skill, technical education or training being received and the type of technical training desired. The information collected revealed that of all family members aged 15 to 54 years, 49 persons had received or were receiving technical education and training mainly as fitter, driller, turner, gas cutter, machineman, etc. Some 47 members were desirous of having some technical training and the lines of their interest were electrical wiring, welding, motor mechanism and fitting, crane driving, machine operating, pump driving, etc. Of the total family members aged 15 years and above 133 persons were having skill as fitter, painter, polisher, carpenter, electrician (wiring), welder (including gas welding), black-smith, moulder, machine operator, crane driver, auto divisional fitter, loco driver, patter maker, rigger, forger, gas cutter, etc.

## CHAPTER 10

### SICKNESS AND TREATMENT

#### 10.1. *Introductory*

The data collected under this head were not intended to serve the purpose of a sickness survey as such. They were mainly intended to throw some broad light on how the working class families were affected by the incidence of sickness. No rigid definition of sickness was, therefore, attempted and the informants were asked to report all cases which they considered as sickness. Thus, even if petty cases of sickness, e.g., headache, were reported, they were taken into account. In respect of each member of the family, information was collected on each case of sickness during the reference period of 60 days preceding the date of survey of the family. For each case of sickness details were sought on the type of sickness, consequences, duration, details of treatment taken and sources from which assistance, if any, was received. To ascertain the duration of sickness and treatment, the date of commencement and date of recovery from the sickness during the reference period were taken into consideration.

The broad type of sickness, e.g., digestive disease, cold, etc., were recorded by the Investigator on the basis of reports of the informants themselves because in many cases no medical aid was called for and no attempt at diagnosis was made. If several diseases were involved in a particular case, the main disease was recorded. For gainfully occupied persons, information was also collected on consequences of sickness, i.e., whether work was stopped or not.

#### 10.2. *Treatment and consequences of sickness*

Table 10.1 shows the percentage distribution of cases of sickness during the reference period of 60 days by type, duration, treatment, source of assistance and consequence on the gainfully employed members. In all, there were 49 cases of sickness reported among 1,202 members of the sampled families.

TABLE 10.1

*Distribution of cases of sickness by (a) type, (b) duration, (c) type of treatment, (d) source of assistance received and (e) consequences.*

								Percentage of cases
(a) <i>Type of sickness</i>								
Dysentery, Diarrhoea, stomach trouble	..	..	..	..	..	..	..	16.33
Fever	..	..	..	..	..	..	..	18.37
Small pox, plague, cholera	..	..	..	..	..	..	..	2.04
Respiratory diseases	..	..	..	..	..	..	..	4.08
Cough and cold	..	..	..	..	..	..	..	14.28
Other diseases	..	..	..	..	..	..	..	44.90
Total								100.00

TABLE 10.1—contd.

								Percentage of cases
<hr/>								
<i>(b) Duration (during the reference period)</i>								
Not reporting	..	..	..	..	..	..	..	12.24
Below 7 days	..	..	..	..	..	..	..	22.45
7 days to below 15 days	..	..	..	..	..	..	..	24.49
15 days to below 30 days	..	..	..	..	..	..	..	14.28
30 days to below 60 days	..	..	..	..	..	..	..	14.29
60 days	..	..	..	..	..	..	..	12.25
Total								100.00
<hr/>								
<i>(c) Type of treatment</i>								
Not reporting	..	..	..	..	..	..	..	2.04
Self-treatment	..	..	..	..	..	..	..	4.08
Ayurvedic treatment	..	..	..	..	..	..	..	4.08
Homoeopathic treatment	..	..	..	..	..	..	..	10.21
Allopathic treatment	..	..	..	..	..	..	..	79.59
Total								100.00
<hr/>								
<i>(d) Source of assistance received</i>								
Not reporting	..	..	..	..	..	..	..	34.70
No assistance received	..	..	..	..	..	..	..	44.90
Friends and relatives	..	..	..	..	..	..	..	8.16
Money lenders	..	..	..	..	..	..	..	2.04
Employer	..	..	..	..	..	..	..	6.12
Others	..	..	..	..	..	..	..	4.08
Total								100.00
<hr/>								
<i>(e) Consequences (for gainfully occupied members of families)</i>								
Not reporting	..	..	..	..	..	..	..	7.41
Work and normal diet stopped	..	..	..	..	..	..	..	37.04
Only work stopped	..	..	..	..	..	..	..	40.74
None stopped	..	..	..	..	..	..	..	14.81
Total								100.00

Fever accounted for about 18 per cent. of the cases of sickness. The distribution of cases by duration showed that in about 24.5 per cent. of the cases, the sickness lasted for 7 days to below 15 days. Allopathic treatment was taken in about 80 per cent. of the cases. In about 45 per cent. of the cases no financial assistance for treatment was received. Taking the cases of sickness among the gainfully occupied members of the families, in about 78 per cent. of the cases sickness resulted in abstention from work. The average duration of such absence was 15 days.

## CHAPTER 11

### HOUSING CONDITIONS

#### 11.1. Introductory

Detailed data about the condition of housing connected with the dwelling, mess, hotel or residential house of the sampled working class families were collected under this head. Information was also collected about the condition of the building in which the dwelling was located, about rooms and verandah of the dwelling, about water supply, bath, kitchen and latrine and about the location of the dwelling.

#### 11.2. Condition of building

Table 11.1 would show the general characteristics of the building, such as type of building, ownership or type of landlord, type of structure, condition of repairs and arrangements for sewage and ventilation.

**TABLE 11.1**

*Distribution of families by general characteristics of the building in which dwellings were located*

								Percentage of families
<hr/>								
<b>(a) Type of building</b>								
Chawl/bustee	..	..	..	..	..	..	..	38.75
Flat	..	..	..	..	..	..	..	42.92
Independent building	..	..	..	..	..	..	..	12.08
Others	..	..	..	..	..	..	..	6.25
<b>Total</b>								<b>100.00</b>
<hr/>								
<b>(b) Ownership or type of landlord</b>								
Not reporting	..	..	..	..	..	..	..	0.41
Employer	..	..	..	..	..	..	..	56.25
Self	..	..	..	..	..	..	..	22.92
Private	..	..	..	..	..	..	..	19.17
Public bodies	..	..	..	..	..	..	..	1.25
<b>Total</b>								<b>100.00</b>
<hr/>								
<b>(c) Type of structure</b>								
Permanent kutcha	..	..	..	..	..	..	..	34.58
Permanent pucca	..	..	..	..	..	..	..	57.92
Temporary kutcha	..	..	..	..	..	..	..	0.42
Temporary pucca	..	..	..	..	..	..	..	7.08
<b>Total</b>								<b>100.00</b>
<hr/>								
<b>(d) Condition of repairs</b>								
Good	..	..	..	..	..	..	..	57.92
Moderately good	..	..	..	..	..	..	..	33.33
Bad	..	..	..	..	..	..	..	8.75
<b>Total</b>								<b>100.00</b>
<hr/>								



TABLE 11.2—concd.

								Percentage of families
<b>(e) Sewage arrangements</b>								
Not reporting	..	..	..	..	..	..	..	0.83
Satisfactory	..	..	..	..	..	..	..	54.58
Moderately satisfactory	..	..	..	..	..	..	..	24.17
Unsatisfactory	..	..	..	..	..	..	..	20.42
							<b>Total</b>	<b>100.00</b>
<b>(f) Ventilation arrangements</b>								
Not reporting	..	..	..	..	..	..	..	0.42
No ventilation	..	..	..	..	..	..	..	..
If ventilation								
(i) Good	..	..	..	..	..	..	..	47.08
(ii) Bad	..	..	..	..	..	..	..	20.42
(iii) Tolerable	..	..	..	..	..	..	..	32.08
							<b>Total</b>	<b>100.00</b>

About 43 per cent. of the sampled families were living in flats, 39 per cent. in chawls/bustees, 12 per cent. in independent buildings and the rest had other modes of accommodations. Roughly 56 per cent. of the families were living in buildings provided by employers, 23 per cent. in self-owned buildings. The percentage of families living in private buildings was about 19 and of those living in buildings owned by public bodies was a little more than 1 per cent. About sixty-five per cent. of the families were living in pucca houses with walls built of cement, bricks, concrete or stone and the remaining 35 per cent. in kutchha houses.

### 11.3. Condition of dwelling

Table 11.2 gives the condition of dwellings occupied by the sampled families, such as number of living rooms, provision of kitchen, store, bath and verandah, type of lighting, source of water supply, provision and type of latrine, etc. For the purpose of the survey, a living room was defined as one which would exclude kitchen, store, etc., if separate kitchen, store, etc., existed in the dwelling. For sources of water supply, if more than one source was being used, the one used most was taken into consideration.

TABLE 11.2

### *Distribution of dwellings by various characteristics*

									Percentage of dwellings
<b>(a) Number of living rooms in dwelling—</b>									
One	..	..	..	..	..	..	..	..	53.75
Two	..	..	..	..	..	..	..	..	41.25
Three	..	..	..	..	..	..	..	..	3.33
More than three	..	..	..	..	..	..	..	..	1.67
Total									100.00

								Percentage of dwellings
<b>(b) Lighting type</b>								
Electricity	..	..	..	..	..	..	..	56.25
Kerosene	..	..	..	..	..	..	..	43.75
<b>Total</b>								100.00
<b>(c) Provision of kitchen</b>								
Kitchen provided	..	..	..	..	..	..	..	54.17
Where not provided, using								
(i) Room in common use with other families	..	..	..	..	..	..	..	8.25
(ii) Part of living room	..	..	..	..	..	..	..	22.50
(iii) Covered or uncovered verandah	..	..	..	..	..	..	..	15.83
(iv) No specific part of the house	..	..	..	..	..	..	..	1.25
<b>Total</b>								100.00
<b>(d) No. of stores</b>								
No store	..	..	..	..	..	..	..	94.58
One	..	..	..	..	..	..	..	5.00
More than one	..	..	..	..	..	..	..	0.42
<b>Total</b>								100.00
<b>(e) Provision of bath room</b>								
Not reporting	..	..	..	..	..	..	..	1.25
No bath room provided	..	..	..	..	..	..	..	67.50
Where provided :								
(i) In indiv dual use	..	..	..	..	..	..	..	18.75
(ii) In common use	..	..	..	..	..	..	..	12.50
<b>Total</b>								100.00
<b>(f) Provision of covered verandah</b>								
Not reporting	..	..	..	..	..	..	..	1.25
Provided	..	..	..	..	..	..	..	78.33
Not provided	..	..	..	..	..	..	..	20.42
<b>Total</b>								100.00
<b>(g) Source of water supply</b>								
Tap provided	..	..	..	..	..	..	..	38.33
(i) In dwelling	..	..	..	..	..	..	..	49.17
(ii) Outside dwelling	..	..	..	..	..	..	..	9.58
Well (with or without hand pump)	..	..	..	..	..	..	..	0.83
Tanks and ponds	..	..	..	..	..	..	..	0.42
Rivers, lakes and springs	..	..	..	..	..	..	..	1.67
Others	..	..	..	..	..	..	..	
<b>Total</b>								100.00

TABLE 11.1—concl'd.

								Percentage of dwellings
<b>(A) Provision of latrine</b>								
No latrine .. .. .	..	..	..	..	..	..	..	18.88
In individual use .. .. .	..	..	..	..	..	..	..	33.33
In common use with other families .. .. .	..	..	..	..	..	..	..	48.34
<b>Total</b>								100.00
<b>(i) Type of latrine</b>								
Flush system .. .. .	..	..	..	..	..	..	..	49.14
Septic tank system .. .. .	..	..	..	..	..	..	..	30.17
Manually cleaned .. .. .	..	..	..	..	..	..	..	20.69
<b>Total</b>								100.00

It would be seen that a majority of the families were living in dwellings having one living room with a separate kitchen, but without a separate bath room and store room. In a majority of the dwellings there was arrangement for tap water supply though mainly outside the dwelling, and flush latrines in common use with others.

#### 11.4. Distance of dwellings from important places

Information was also collected about the important places usually visited by workers and their families and the distance of such places from the dwellings. The intention was to find out whether essential needs and amenities were easily available to the workers and their families in nearby places. Table 11.3 gives the names of important places and percentage distribution of families visiting the places by distance of the places from their dwellings.

TABLE 11.3

*Distribution of families visiting important places by distance of the places from their dwellings*

Particulars of places	Percent- age of families not reporting	Percent- age of families not visiting	Percentage of families visiting the places by distance			
			Less than 1 mile	1 mile to less than 2 miles	2 miles and above	Total
			4	5	6	7
Work place of main earner	2.08	..	27.50	19.58	50.84	100.00
Primary school ..	0.83	..	80.00	14.17	5.00	100.00
Medical aid centre ..	1.25	2.08	49.17	21.25	26.25	100.00
Hospital ..	1.25	..	25.83	19.17	53.75	100.00
Playground for children ..	3.75	8.75	73.34	10.83	3.33	100.00
Cinema house ..	1.25	0.83	15.42	25.84	56.66	100.00
Shopping centre—grocery	1.25	..	60.83	17.50	20.42	100.00
Shopping centre—vegetables	0.83	..	61.25	19.17	18.75	100.00
Employment exchange ..	7.92	3.33	2.50	17.50	68.75	100.00
Railway station ..	6.25	1.25	1.66	12.92	77.92	100.00
Bus stop ..	1.67	1.67	80.00	10.00	6.66	100.00
Post office ..	4.58	0.83	58.76	22.08	13.75	100.00

In a majority of cases, work-places of the main earners were at a distance of 1 mile and above. Other important places of visit by workers or their families, such as school, shopping centre, bus stop and post office were at a distance of less than 1 mile in a majority of cases. The same was the position in case of playground for children. Employment exchange, hospital, railway station and cinema house were at a distance of 1 mile and above in a majority of cases.

## CHAPTER 12

### EMPLOYMENT, WORKING AND SERVICE CONDITIONS

#### 12.1. *Introductory*

Information was collected in respect of employment pattern, service conditions, length of service, working conditions and welfare of such worker-members in the sampled working class families as were employed in registered factories. In regard to employment pattern, the employment history of the members employed in registered factories at any time during the preceding one year was collected for the 12 months preceding the date of survey. In view of the long reference period, a week was prescribed as the recording unit. It was recognised that details of employment history for one full year could not be obtained by week to week accounting in view of the difficulties of recall and, hence, only a broad pattern was sought by combining all the periods under one particular major head during the preceding year on the basis of information furnished by the informant.

With regard to working conditions and awareness of the statutory rights and privileges, information was collected from the informants alone and no attempt was made by the Investigators to check up the details by visiting the factories, though in cases of doubt or conflicting opinions they had to probe in detail. For this purpose, only such members of the sampled families were covered as were employed in registered factories on the day preceding the date of survey. This included paid apprentices also.

#### 12.2. *Employment pattern*

Table 12.1 shows the employment pattern of the worker-members of the sampled families classified as 'Permanent' and 'Others', for a reference period of one year.

TABLE 12.1  
*Distribution of man-weeks by employment status*

Employment particulars	Percentage of man-weeks worked		
	Permanent workers	Other workers	All
1	2	3	4
(a) <i>Paid Employment's</i>			
(i) In factories .. .. .	94.31	74.85	92.46
(ii) In other establishments .. .. .	..	..	..
(b) Self-employment .. .. .	0.01	4.23	0.41
(c) In employment but not at work .. .. .	5.68	1.62	5.29
(d) <i>Not in Employment</i>			
(i) but seeking work .. .. .	..	..	..
(ii) and not seeking but available for work .. .. .	..	19.30	1.84
(iii) and not available work .. .. .	..	..	..
Total ..	100.00	100.00	100.00
Total number of reporting employees ..	238	25	263

A marked difference in the pattern for permanent and other workers can be observed. In case of the former, the percentages of man-weeks in 'self-employment' and 'not in employment' were negligible and nil respectively but not so in the case of the latter who had a lesser quantum of paid employment than the former.

### 12.3. Condition of work-place

Table 12.2 gives the opinion of the worker-members of sampled families (excluding those who were on out-door duties), classified by industry groups, about the condition of work places.

TABLE 12.2

*Percentage distribution of employees according to opinion expressed on condition of work-places by industry-groups*

Condition of work-place	Industry-groups				
	Basic metals and products	Machinery	Transport equipments	Rest	All
1	2	3	4	5	6
<i>Temperature, humidity and ventilation</i>					
Not reporting .. ..	0.47	..	..	..	0.37
Uncomfortable .. ..	51.42	42.11	40.00	30.77	48.70
Tolerable or comfortable .. ..	41.98	57.89	48.00	69.23	44.98
No particular comment .. ..	6.13	..	12.00	..	5.95
Total .. ..	100.00	100.00	100.00	100.00	100.00
<i>Illumination</i>					
Not reporting .. ..	0.94	..	..	..	0.74
Too dark .. ..	1.89	..	4.00	15.39	2.60
Too bright .. ..	6.60	5.26	12.00	..	6.69
Tolerable or good .. ..	84.91	94.74	76.00	76.92	84.39
No particular comment .. ..	5.66	..	8.00	7.69	5.58
Total .. ..	100.00	100.00	100.00	100.00	100.00
<i>Cleanliness</i>					
Not reporting .. ..	0.94	..	..	..	0.74
Dirty .. ..	12.74	..	4.00	23.08	11.52
Fair or good .. ..	79.25	94.74	88.00	76.92	81.04
No particular comment .. ..	7.07	5.26	8.00	..	6.70
Total .. ..	100.00	100.00	100.00	100.00	100.00
<i>Sitting and standing arrangement</i>					
Not reporting .. ..	0.94	5.26	..	..	1.11
Uncomfortable .. ..	62.74	78.95	28.00	38.46	59.48
Comfortable .. ..	13.21	5.26	24.00	23.08	14.13
No particular comment .. ..	23.11	10.53	48.00	38.46	25.28
Total .. ..	100.00	100.00	100.00	100.00	100.00
Total number of employees .. ..	212	19	25	13	269

## 12.4. Amenities provided

Relevant data collected from worker-members (excluding those whose place of work was their own residence) on welfare amenities provided within the compound or premises of the factory and outside are presented in table 12.3.

TABLE 12.3

*Percentage distribution of employees according to opinion expressed on amenities provided*

Item	Not reporting	Not provided	Provided	Total	Among provided (col. 4) considered			
					Unsatisfactory	Satisfactory	No Particular comment	Total
1	2	3	4	5	6	7	8	9
Latrines and urinals	1.49	4.09	94.42	100.00	11.42	85.43	3.15	100.00
Bath ..	1.49	64.68	33.83	100.00	17.58	71.43	10.99	100.00
Wash places ..	1.49	20.07	78.44	100.00	7.11	89.57	3.32	100.00
Drinking water ..	1.49	1.11	97.40	100.00	5.72	92.75	1.53	100.00
Rest shelter ..	1.49	84.01	14.50	100.00	20.51	66.67	12.82	100.00
Canteen ..	1.49	4.83	93.68	100.00	13.49	82.54	3.97	100.00
Reading or recreation	1.86	91.45	6.69	100.00	22.22	16.67	61.11	100.00
Co-operative store and grain shop ..	1.12	7.43	91.45	100.00	26.83	66.26	6.91	100.00
Technical training ..	1.49	36.06	62.45	100.00	4.17	59.52	36.31	100.00
Medical facility arranged by employers	0.74	2.97	96.29	100.00	16.99	81.47	1.54	100.00

## 12.5. Statutory rights and benefits

Table 12.4 gives the data collected on awareness of important provisions of labour laws on the part of the employee-members of the sampled working class families.

TABLE 12.4

*Distribution of employees by rights and benefits under Labour Laws and awareness thereof*

Rights and benefits	Not reporting	Percentage of employees by awareness			Total
		Fully aware	Partially aware	Not aware	
1	2	3	4	5	6
<i>Factories Act</i>					
Maximum daily hours of work at normal wages ..	..	90.64	4.12	5.24	100.00
Rate of overtime wages ..	0.37	73.78	10.49	15.36	100.00
Entitlement to leave with wages	1.12	81.27	7.12	10.49	100.00
Rate of leave with wages ..	1.12	58.80	20.60	19.48	100.00

TABLE 12.4—contd.

1	2	3	4	5	6
<i>Payment of Wages Act</i>					
Payment of wages at regular intervals .. .. .	0·37	95·52	2·99	1·12	100·00
Maximum interval at which wages can be paid .. .. .	0·37	85·45	4·85	9·33	100·00
Imposition of fines—deduction from wages .. .. .	..	70·15	14·55	15·30	100·00
Procedure for complaints .. .. .	..	69·78	10·82	19·40	100·00
<i>Maternity Benefit Act</i>					
Leave granted for confinement .. .. .	..	55·56	11·11	33·33	100·00
Notice necessary for granting leave .. .. .	..	55·56	11·11	33·33	100·00
Illegality of termination of service .. .. .	..	66·67	11·11	22·22	100·00
Cash benefit provided during maternity leave .. .. .	..	33·33	..	66·67	100·00
<i>Workmen's Compensation Act</i>					
Compensation for temporary disablement .. .. .	..	80·60	10·07	9·33	100·00
Compensation for death due to work accident .. .. .	..	86·57	6·34	7·09	100·00
Procedure for complaints .. .. .	..	64·93	16·79	18·28	100·00
<i>Industrial Employment (Standing Orders) Act</i>					
Framing of procedure for recruitment, discharge, disciplinary action, etc. .. .. .	..	37·69	13·43	48·88	100·00
Approval of procedure .. .. .	..	33·96	13·43	52·61	100·00
Intimation of procedures to the workers .. .. .	..	37·32	10·07	52·61	100·00
<i>Industrial Disputes Act</i>					
Lay-off compensation .. .. .	..	27·45	9·02	63·53	100·00
Rate of lay-off compensation .. .. .	..	17·29	7·52	75·19	100·00
Notice of retrenchment .. .. .	..	60·53	11·65	27·82	100·00
Retrenchment compensation .. .. .	..	54·13	10·53	35·34	100·00
<i>Employees' Provident Funds Act and Scheme</i>					
Contribution by employer .. .. .	..	94·49	1·97	3·54	100·00
Period after which the employer's contribution becomes payable .. .. .	..	70·87	9·45	19·68	100·00
Accumulation of interest .. .. .	..	83·07	5·51	11·42	100·00



### 12.6. Trade union membership

Data collected regarding association of employee-members with trade unions are presented in table 12.5. For the purpose of the survey, a trade union was defined as any organisation or association of workers which stood for achievement of their economic demands. Such organisations or associations might not necessarily be registered with the Registrar of Trade Unions or recognised by the employers. For ascertaining the membership of any trade union, only the position on the date of survey was taken into account.

TABLE 12.5

*Distribution of employee-members according to membership of trade unions and other details*

Membership								Percentage of employee- members
Not reporting	..	..	..	..	..	..	..	0.37
No union exists	..	..	..	..	..	..	..	2.60
In case of a union								
(a) Members	..	..	..	..	..	..	..	62.83
(b) Not members	..	..	..	..	..	..	..	34.20
Total								100.00
<i>Subscription paid</i>								
Not reporting or no subscription	..	..	..	..	..	..	..	1.18
Paying regularly	..	..	..	..	..	..	..	62.35
Not paying regularly	..	..	..	..	..	..	..	36.47
Total								100.00
<i>Rate of subscription per month</i>								
Not reporting	..	..	..	..	..	..	..	5.88
Less than Re. 0.25	..	..	..	..	..	..	..	7.65
Re. 0.25 to less than Re. 0.50	..	..	..	..	..	..	..	45.29
Re. 0.50 and above	..	..	..	..	..	..	..	41.18
Total								100.00

Of the total employee-members about 63 per cent. reported to be members of trade unions. Of these, about 62 per cent. were paying their subscription regularly. The more common rate of subscription was Re. 0.25 to less than Rs. 0.50 per month.

### 12.7. Length of service

Some information was also collected on the total length of service of each worker-member in the particular establishment in which he was employed on the day preceding the date of survey. If the service was discontinuous, then the total duration was counted from the first employment in the establishment after ignoring period of discontinuities. On the basis of this information, the distribution of employee-members according to their length of service in the particular establishment in which they were employed on the reference day is given in table 12.6.

TABLE 12.6

*Percentage distribution of employee-members by industries according to length of service*

Length of service	Industry-groups					All
	Basic metals and products	Machinery	Transport equipments	Rest		
1	2	3	4	5	6	
Less than 1 year .. ..	2.36	15.79	12.00	23.08	5.20	
1 year to less than 5 years ..	7.55	26.32	44.00	38.46	13.75	
5 years to less than 10 years ..	8.49	5.26	8.00	..	7.81	
10 years to less than 20 years ..	38.68	36.84	28.00	30.77	37.17	
20 years and above .. ..	42.92	15.79	8.00	7.69	36.07	
Total ..	100.00	100.00	100.00	100.00	100.00	
Number of employees ..	212	19	25	13	269	

By and large, the employee-members of the sampled families constituted a stable labour force.

### 12.8. Service conditions

In regard to service conditions, information was obtained on shift-working, rest interval, pay period, paid earned leave and social security benefits. All this information was obtained in respect of worker-members, including paid apprentices, employed in registered factories on the day preceding the date of survey. This information was collected from the informants only and not from the establishments where they were employed. A person was considered to be employed if he was having a job, even though he might not be actually working on the reference day for such reasons as illness, leave, temporary lay-off, etc. Table 12.7 gives the relevant data collected on service conditions.

TABLE 12.7

Percentage distribution of employee-members by industries and service conditions

Service condition	Industry-groups					All
	Basic metals and products	Machinery	Transport equipments	Rest		
1	2	3	4	5	6	
<i>Shift working</i>						
Not reporting .. ..	0.47	..	..	15.39	1.12	
Day .. ..	20.75	15.79	28.00	30.77	21.56	
Night .. ..	..	..	..	..	..	
Evening .. ..	..	..	..	7.69	0.37	
Rotation .. ..	78.78	84.21	72.00	46.15	76.95	
Total ..	100.00	100.00	100.00	100.00	100.00	
<i>Daily rest interval</i>						
Not reporting .. ..	1.89	5.26	..	..	1.86	
No rest interval .. ..	33.02	5.26	20.00	15.39	29.00	
Half an hour or less .. ..	29.24	47.37	44.00	23.08	31.60	
More than half an hour .. ..	35.85	42.11	36.00	61.53	37.54	
Total ..	100.00	100.00	100.00	100.00	100.00	
<i>Pay period</i>						
Not reporting .. ..	0.47	..	..	..	0.37	
Weekly .. ..	6.61	..	8.00	..	5.95	
Fortnightly .. ..	0.94	..	..	30.77	2.23	
Monthly .. ..	91.98	100.00	88.00	69.23	91.08	
Others .. ..	..	..	4.00	..	0.37	
Total ..	100.00	100.00	100.00	100.00	100.00	
<i>Days of paid earned leave enjoyed</i>						
Not reporting .. ..	5.19	21.05	8.00	7.69	6.69	
0 day .. ..	45.28	42.10	36.00	46.15	44.24	
1 to 10 days .. ..	13.21	5.26	12.00	30.77	13.38	
11 to 15 days .. ..	34.43	26.32	44.00	15.39	33.83	
16 days and above .. ..	1.89	5.27	..	..	1.86	
Total ..	100.00	100.00	100.00	100.00	100.00	

Taking all industries together nearly 77 per cent. of the worker-members were in shifts by rotation. The percentage of worker-members in day-shifts was about 22. A negligible percentage of worker-members were in evening shifts, i.e., from about 4 p.m. to 12 midnight covering a good part of the night. About 38 per cent. of the worker-members reported that they were enjoying rest-interval of more than half an hour and nearly 32 per cent. of the worker-members enjoyed rest interval of half an hour or less. As regards

pay-period, a majority of the worker-members (about 91 per cent.) were being paid monthly. The percentage of workers paid weekly was about 6. Data on paid earned leave enjoyed by the worker-members during the calendar year preceding the date of survey show that nearly 34 per cent. of the worker-members enjoyed leave between 11 and 15 days, a little more than 13 per cent. between 1 and 10 days and about 2 per cent. for 16 days and above. About 44 per cent. of the worker-members reported that they had not enjoyed paid earned leave. In this connection it has to be borne in mind that some of the workers-members were in employment for a part of the reference year only and the data related to paid leave actually availed of.

### 12.9. Social security benefits

Data were also collected on social security benefits, e.g., under the Provident Fund Scheme, enjoyed by the employee-members as on the date of survey. These data are presented in table 12.8.

TABLE 12.8

#### *Distribution of employees-members by social security benefits*

Provident Fund Scheme								Percentage of employee-members
1								2
Not reporting .. .. .								1.86
No arrangement .. .. .								3.35
If arrangement :								
(A) Contributing .. .. .								89.22
(B) Not contributing								
(a) Not eligible .. .. .								3.34
(b) Not interested .. .. .								2.23
Total .. .. .								100.00

Out of the total of 269 employee-members, about 89 per cent. were contributing to provident fund account either under the Employees' Provident Fund Scheme or under voluntary Provident Fund Schemes introduced by the employers. Out of about 6 per cent. of the employee-members who were not contributing, a majority of them were not eligible and the rest were not interested. The Employees' State Insurance Scheme covering sickness, work injury and maternity benefits was not extended to this centre.

Apart from the Provident Fund Schemes, information on other social security benefits voluntarily given by the employers, e.g., gratuity, etc., was also sought. As for gratuity, about 91 employee-members out of a total of 269 employee-members reported provision of a system of gratuity in the establishments where they were employed. Some of the scales of gratuity were reported to be 15 months' pay after completion of 30 years of service, 15 days' pay per year of service subject to a maximum of 15 months' pay, 14 months' pay after completion of 30 years of service, etc. Fifty-five employee-members reported the existence of other benefits like annual bonus, profit sharing bonus, free medical aid, quarter at concessional rates, grains and coal at concessional rates, etc.

## CHAPTER 13

### SAVINGS, ASSETS AND INDEBTEDNESS

#### 13.1. *Introductory*

Under this head information was collected from each sampled family about the amount of its savings and assets held at the place of residence or at the native place and total debts—both on family account and on enterprise and other purposes account—as on the date of survey. Only the family's share of the assets and loans was taken into consideration if such assets and loans were held jointly with others. Loans taken from the same source but for different purposes, as also loans taken for the same purpose from different sources, were treated as separate cases of loans. Credit purchases were also considered as loans.

#### 13.2. *Components of savings*

Relevant data on 'Savings' and 'Assets' are presented in table 13.1.

TABLE 13.1

#### A. *Average amount (Rs.) of savings and assets per reporting family by income classes*

Savings/Assets	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
<i>Average amount per reporting family (Rs.)</i>				
Savings .. .. .	..	1,039.56	2,249.03	1,916.43
Assets .. .. .	..	1,639.80	2,592.98	2,330.86
Total .. .. .	..	2,679.36	4,842.01	4,247.28

#### B. *Percentage distribution of savings and assets by form and income classes*

Form of Savings/Assets	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
<i>(i) Savings</i>				
<i>(a) On family account</i>				
Life insurance premium paid .. .. .	..	6.17	3.43	1.22
Provident fund—own contribution .. .. .	..	17.24	12.58	15.45
Provident fund—employer's contribution .. .. .	..	11.51	1.77	1.34
Small savings (bank, postal and cash in hand) .. .. .	..	0.33	1.06	1.42
Others .. .. .	..	4.51	7.83	7.29
Total .. .. .	..	38.80	46.15	45.11

TABLE 13.1—contd.

1					2	3	4	5
(b) On enterprise and other purposes account					..	..	..	..
(ii) Assets								
(a) On family account—								
Land	..	..	..	..	..	31.89	21.66	23.44
Building	..	..	..	..	..	20.90	21.53	21.46
Jewellery and ornaments	..	..	..	..	..	4.74	6.74	6.39
Others	..	..	..	..	..	3.67	3.57	3.59
Total	..	..	..	..	..	61.20	53.55	54.88
(b) On enterprise and other purposes account					..	..	..	..
Grand Total					..	100.00	100.00	100.00
Total number of reporting families					..	66	174	240

The amount of savings and assets per reporting family worked out to Rs. 1,916 and Rs. 2,331 respectively giving a total of Rs. 4,247. Thus, savings formed about 45 per cent. and assets about 55 per cent. of the total amount of savings and assets held by the reporting families. Both savings and assets were held wholly on 'family account.'

### 13.3. Extent of savings and assets

Table 13.2 gives frequency distribution of families according to total amount of savings and assets held on the date of survey by income classes.

TABLE 13.2

*Percentage distribution of families by total amount of savings and assets and income classes*

Amount of savings and assets					Monthly family income class (Rs.)			
					<60	60— <120	120 and above	All
1					2	3	4	5
Nil	..	..	..	..	..	3.03	0.57	1.25
Less than Rs. 200	..	..	..	..	..	..	0.57	0.42
Rs. 200 to below Rs. 500	..	..	..	..	..	4.55	1.73	2.50
Rs. 500 to below Rs. 1,500	..	..	..	..	..	28.79	10.92	15.83
Rs. 1,500 to below Rs. 2,500	..	..	..	..	..	15.15	14.94	15.00
Rs. 2,500 to below Rs. 3,500	..	..	..	..	..	24.24	15.52	17.92
Rs. 3,500 to below 4,500	..	..	..	..	..	12.12	14.32	13.75
Rs. 4,500 and above	..	..	..	..	..	12.12	41.38	33.33
Total	..	..	..	..	..	100.00	100.00	100.00

About 33 per cent. of the families reported savings and assets of Rs. 4,500 and above and only about 3 per cent. of the families reported savings and assets of less than Rs. 500. Only about 1 per cent. of the families had no savings and assets.

#### 13.4. Possession of durable articles and live-stock

In addition to savings and assets, data were collected on certain selected durable articles. The intention was to have an idea of the living habits and the level of living of the sampled working class families on the basis of the possession or non-possession of such articles. Table 13.3 shows the names and number of durable articles and livestock possessed by the sampled working class families. For this purpose durable articles hired in or hired out were not taken into account.

TABLE 13.3

*Number of families possessing selected durable articles and live-stock and number of articles, etc., possessed*

Durable articles and live-stock					Number of families reporting possession of articles, etc.	Percentage of reporting families	Total number of articles, etc., possessed	Average number per family of reporting families
1					2	3	4	5
Table	..	..	..	..	66	27.50	78	1.18
Chair	..	..	..	..	69	28.75	136	1.97
Sewing machine	..	..	..	..	23	9.58	23	1.00
Clock, time-piece	..	..	..	..	86	35.83	87	1.01
Cot	..	..	..	..	201	83.75	622	3.09
Chouki	..	..	..	..	38	15.00	44	1.22
Radio	..	..	..	..	10	4.17	10	1.00
Gramophone	..	..	..	..	1	0.42	1	1.00
Harmonium	..	..	..	..	4	1.67	4	1.00
Tabla, dholak	..	..	..	..	8	1.25	8	2.67
Stringed instrument	..	..	..	..	3	1.25	4	1.33
Fountain pen	..	..	..	..	83	34.58	159	1.92
Wrist watch	..	..	..	..	67	27.92	72	1.07
Bicycle	..	..	..	..	129	53.75	149	1.16
Cow, buffalo, she-goat	..	..	..	..	42	17.50	74	1.76
Table fan	..	..	..	..	1	0.42	1	1.00

It would appear from the above table that the possession of somewhat costly durable articles such as bicycle, clock/time-piece, wrist watch, etc., was not very uncommon among the working class families surveyed.

#### 13.5. Extent of indebtedness

Table 13.4 gives the percentage distribution of families by amount of debt and income classes.



TABLE 13.4

*Percentage distribution of families by amount of debt and income classes*

Amount of debt	Monthly family income class (Rs.)			
	< 50	60— < 120	120 and above	All
1	2	3	4	5
Less than Rs. 50 .. .. .	..	2.27	..	0.59
Rs. 50 to less than Rs. 100 .. .. .	..	13.64	4.00	6.51
Rs. 100 to less than Rs. 150 .. .. .	..	6.82	4.80	5.33
Rs. 150 to less than Rs. 250 .. .. .	..	11.36	4.80	6.51
Rs. 250 to less than Rs. 500 .. .. .	..	25.00	9.60	13.61
Rs. 500 to less than Rs. 1,000 .. .. .	..	29.55	36.00	34.32
Rs. 1,000 to less than Rs. 2,000 .. .. .	..	9.09	27.20	22.48
Rs. 2,000 and above .. .. .	..	2.27	13.60	10.65
Total .. .. .	..	100.00	100.00	100.00
Total number of families reporting debt .. .. .	..	44	125	169

Taking all families together, about 34 per cent. of the families reported debt between Rs. 500 and less than Rs. 1,000 and about 22 per cent. between Rs. 1,000 and less than Rs. 2,000.

### 13.6. Purpose of loans

The relevant data on indebtedness by purpose of loans are presented in table 13.5.

TABLE 13.5

*Distribution of families, loans and amount of loans by purpose*

Purpose of loans	Percentage of families reporting debt	Percentage of distribution of loans	Percentage of distribution of amount of loans
1	2	3	4
(A) <i>On family account</i>			
Not reporting .. .. .	0.59	0.41	0.39
Festival .. .. .	2.37	2.05	1.59
Marriage .. .. .	24.85	22.13	29.99
Child birth .. .. .	0.59	1.23	0.23
Funeral .. .. .	4.14	3.69	3.36
Sickness .. .. .	8.88	11.48	8.91
Education .. .. .	1.18	1.23	0.73
Unemployment or lay-off .. .. .	1.18	1.23	0.30
Current deficit .. .. .	31.95	34.83	32.86
Inherited debt .. .. .	2.38	2.05	1.69
Others .. .. .	20.12	17.62	17.80
Total .. .. .	98.23	97.95	97.75
(B) <i>On enterprise and other purposes account</i>			
Building .. .. .	1.18	1.23	1.72
Inherited debt .. .. .	0.59	0.82	0.53
Total .. .. .	1.77	2.05	2.25
Grand Total .. .. .	100.00	100.00	100.00
Absolute totals .. .. .	169	244	1,50,660 (Rs.)

Out of the total of 240 sampled families, 169 or about 70 per cent. reported debt on the date of survey. Out of the families reporting debt, about 98 per cent. had taken loans on 'family account' and the remaining about 2 per cent. on enterprise and other purposes account.

### 13.7. Sources and terms of loans

Table 13.6 gives percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment.

TABLE 13.6

*Percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment*

By source		By nature of security		By rate of interest		By type of instalment (for repayment of loan)	
Source of loan	Percentage of loans	Nature of security	Percentage of loans	Rate of interest	Percentage of loans	Type of instalment	Percentage of loans
1	2	3	4	5	6	7	8
Provident Fund	11.06	Not reporting	0.41	Not reporting No interest	0.41 10.25	Not reporting	4.51
Co-operative Society ..	56.97	No security	53.69	Less than 6%	58.61	Weekly	0.41
Employer ..	1.64	Ornaments and jewellery	0.82	6% to less than 12½%	3.69	Monthly	88.20
Money lender	20.90	Others	45.08	12½% to less than 25%	4.10	Quarterly	..
Shopkeeper	1.64			25% to less than 50%	13.11	Yearly	0.82
Friends and relatives	7.38			50% and above	9.83	Others	11.06
Others	0.41						
Total	100.00		100.00		100.00		100.00

About 57 per cent. of the loans were taken from co-operative societies. About 54 per cent. of the loans were taken against no security. Interest at the rate of less than 6 per cent. was paid in the case of about 59 per cent. of the loans and from 25 per cent. to less than 50 per cent. in the case of about 13 per cent. of the loans. About 83 per cent. of the loans were to be repaid in monthly instalments.

## CHAPTER 14

### SOME IMPORTANT FINDINGS

#### 14.1. *Family characteristics, income and expenditure*

The estimated number of families of industrial workers satisfying the survey definition worked out in Jamshedpur centre to about 25 thousands. Of the total families 13.7 per cent. consisted of single-member, 23.8 per cent. of two to three members, 24.4 per cent. of four to five members, 19.7 per cent. of six to seven members and the remaining 18.4 per cent. consisted of more than 7 members. By family type, 38.3 per cent. consisted of husband, wife and children. Others in order were those consisting of husband, wife, children and other members (26.1 per cent.); unmarried earner and husband or wife, i.e., single workers with dependants living elsewhere (13.7 per cent.); husband and wife (7.4 per cent.); unmarried earner and other members (0.7 per cent.) and rest (13.8 per cent.).

The average size of the family was 4.78 persons. Of these, 1.20 were earners, 0.05 earning dependants and 3.53 non-earning dependants. Of the earners, 1.14 were men and 0.06 women. About 80.2 per cent. of the families had only one income recipient. On an average, a family had 3.53 dependants living with it and 0.81 dependants living elsewhere.

The average monthly income worked out to Rs. 204.97 per family and Rs. 42.87 per capita. The largest number of families (27.8 per cent. of the total) came within the income class 'Rs. 150 to less than Rs. 210' and their average income per family was Rs. 178.63. As many as 15.7 per cent. of the families had an income of Rs. 300 and above per month with an average of Rs. 409.13.

Of the average monthly income of Rs. 204.97 per family, income from paid employment accounted for Rs. 195.37 or 95.3 per cent., income from self-employment for Rs. 2.03 or 1.0 per cent. and income from 'other sources' such as rent from land, house, pension, cash assistance, gifts, concession, etc., for Rs. 7.57 or 3.7 per cent. Men contributed the largest amount to the average monthly family income from all the three sources.

The average monthly expenditure for current living was Rs. 185.79 per family, Rs. 38.91 per capita and Rs. 48.36 per adult consumption unit. The average expenditure per capita and per adult consumption unit generally showed small variations in the different income classes.

Of the total monthly expenditure of Rs. 185.79 per family, consumption expenditure accounted for Rs. 168.41, the rest being accounted for by non-consumption outgo like interest on loans and remittances to dependants. Expenditure on food worked out to Rs. 95.12 or 56.48 per cent. of the total consumption expenditure.

An analysis of the nutritive contents of the food-stuffs consumed by the working class family on an average in Jamshedpur revealed that there were deficiencies in respect of Vitamin 'A' and Calcium.

Increased intake of green leafy vegetables and at least skimmed milk would help to overcome the deficiencies in respect of Calcium and Vitamin 'A'.

#### 14.2. *Additional aspects of level of living*

As already stated in chapter 8, the additional aspects of level of living relate only to the sampled families and no estimates have been built on the basis of data collected in regard to these aspects.

Among industrial workers at Jamshedpur Centre, about 43\* per cent. of all members (aged 5 years and above) were illiterate and about 42\* per cent. had received education upto or below primary standard. During the period of survey, about 23.2 per cent. of family members were receiving education. Among children (5 to 14 years of age) this percentage was about 55. The main reasons for children and adults not receiving education were reported to be financial difficulties and lack of interest.

Fever accounted for about 18 per cent. of the cases of sickness. Allopathic treatment was taken in about 80 per cent. of the cases.

About 43 per cent. of the sampled families were living in flats. The accommodation occupied by them generally consisted of one living room with a separate kitchen but without a separate bath room and store room. In a majority of the dwellings there was arrangement for tap water supply though mainly outside the dwelling and flush latrines in common use with others. Important places usually visited by the working class families for their essential needs and amenities, such as school, shopping centre, bus stop and post office, were in a majority of cases at a distance of less than one mile from their dwellings.

A majority of the employee-members of the sampled families were in permanent employment in factories. About 81 per cent. of the employee members had a length of service of 5 years or more in the same establishment. About 77 per cent. of the worker-members were working in different shifts by rotation and about 22 per cent. in day shifts. About 38 per cent. of the employee-members were enjoying a daily rest interval of more than half an hour. A majority (about 91 per cent.) of the employee-members were being paid monthly. About 44 per cent. of the employee-members reported that they had not enjoyed paid earned leave. About 89 per cent. of the employee-members were contributing to Provident Fund account either under the Employees' Provident Fund Scheme or under voluntary schemes introduced by the employers.

Savings formed about 45 per cent. and assets about 55 per cent. of the total amount of savings and assets. The average amount of savings and assets per reporting family on the date of survey worked to about Rs. 1,916 and Rs. 2,331 respectively. Roughly 33 per cent. of the families reported savings and assets of Rs. 4,500 and above.

About 70 per cent. of the families surveyed reported debt on the date of survey. The outstanding loans were mostly on family account and the more important purposes of taking loans were marriage, sickness and meeting current deficit.

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\*Estimated figure.

## APPENDIX I

*List of centres covered under Family Living Surveys among Industrial Workers during 1958-59*

### A. Factory Centres

- |                     |                         |
|---------------------|-------------------------|
| 1. Digboi           | 17. Sambalpur           |
| 2. Jamshedpur       | 18. Kanpur              |
| 3. Monghyr-Jamalpur | 19. Varanasi (Banaras). |
| 4. Bombay           | 20. Saharanpur          |
| 5. Ahmedabad        | 21. Calcutta            |
| 6. Nagpur           | 22. Howrah              |
| 7. Bhavnagar        | 23. Asansol             |
| 8. Sholapur         | 24. Bangalore           |
| 9. Bhopal           | 25. Alleppey            |
| 10. Indore          | 26. Alwaye              |
| 11. Gwalior         | 27. Amritsar            |
| 12. Madras          | 28. Yamunanagar         |
| 13. Madurai         | 29. Jaipur              |
| 14. Coimbatore      | 30. Ajmer               |
| 15. Guntur          | 31. Delhi               |
| 16. Hyderabad       | 32. Srinagar            |

### B. Mining Centres

- |              |                      |
|--------------|----------------------|
| 33. Jharia   | 37. Gudur            |
| 34. Kodarma  | 38. Barbil           |
| 35. Noamundi | 39. Raniganj         |
| 36. Balaghat | 40. Kolar Gold Field |

### C. Plantation Centres

- |                |                 |
|----------------|-----------------|
| 41. Labac      | 46. Darjeeling  |
| 42. Rangapara  | 47. Jalpaiguri  |
| 43. Mariani    | 48. Chikmagalur |
| 44. Doom Dooma | 49. Ammathi     |
| 45. Coonoor    | 50. Mundakkayam |

## APPENDIX II

## Average monthly expenditure—item-wise—per family

Item	Single-member families		All families	
	Number of reporting families	Average expenditure per family of all families	Number of reporting families	Average expenditure per family of all families
1	2	3	4	5
		Rs.		Rs.
<b>(A) CONSUMPTION EXPENDITURE</b>				
FOOD, BEVERAGES, ETC.				
<i>Cereals and products</i>				
Rice .. .. .	67	7.77	682	29.68
Wheat .. .. .	48	2.21	597	8.57
Wheat atta .. .. .	12	0.86	51	0.56
Jowar .. .. .	..	..	1	..
Jowar atta .. .. .	..	..	1	..
Maize .. .. .	..	..	4	0.01
Maize atta .. .. .	..	..	5	0.01
Barley .. .. .	..	..	2	..
Barley atta .. .. .	..	..	1	..
Gram .. .. .	5	0.04	81	0.20
Gram atta .. .. .	..	..	10	0.02
Sattu .. .. .	1	0.01	7	0.01
Chira, muri, kholi, lawa .. .. .	5	0.03	178	0.40
Maida .. .. .	..	..	25	0.04
Suji, rawa .. .. .	9	0.10	124	0.27
Sewai .. .. .	..	..	5	0.01
Bread .. .. .	..	..	7	0.01
Cake, pastry .. .. .	1	0.11	1	0.01
Biscuit .. .. .	1	0.02	63	0.19
Other cereals .. .. .	..	..	1	..
Grindling charges, etc. .. .. .	46	0.12	564	0.44
Sub-total : cereals and products .. .. .	70	11.27	689	40.53
<i>Pulses and products</i>				
Arhar .. .. .	57	1.27	626	3.05
Gram .. .. .	12	0.15	200	0.35
Moong .. .. .	16	0.22	222	0.47
Masur .. .. .	22	0.21	260	0.60
Urd .. .. .	3	0.05	132	0.28
Khesari .. .. .	2	0.04	7	0.01
Pea .. .. .	..	..	7	0.01
Other pulses .. .. .	..	..	3	0.01
Pulse products .. .. .	..	..	2	..
Sub total : pulses and products .. .. .	66	1.94	677	4.78

## APPENDIX II—contd.

1	2	3	4	5
<i>Oil seeds, oils and fats</i>				
Mustard oil .. .. .	65	1.66	608	3.98
Coconut oil .. .. .	2	0.04	9	0.08
Gingelly oil .. .. .	..	..	2	0.03
Groundnut oil .. .. .	2	0.19	98	0.81
Other vegetable oil .. .. .	..	..	1	0.01
Vanaspati .. .. .	16	0.48	235	1.66
Other fats .. .. .	..	..	3	0.03
Sub-total : oil seeds, oils and fats .. .. .	69	2.37	681	6.60
<i>Meat, fish and eggs</i>				
Goat meat .. .. .	46	1.42	524	3.75
Beef .. .. .	4	0.08	38	0.18
Mutton .. .. .	..	..	1	0.01
Poultry .. .. .	2	0.05	32	0.25
Birds' meat .. .. .	..	..	4	0.04
Fresh fish .. .. .	38	1.06	393	2.26
Dry fish .. .. .	1	0.03	5	0.01
Egg hen .. .. .	6	0.11	44	0.15
Egg duck .. .. .	1	0.02	15	0.03
Sub-total : meat, fish and eggs .. .. .	52	2.77	566	6.68
<i>Milk and products</i>				
Milk—cow .. .. .	52	4.08	401	6.49
Milk—buffalo .. .. .	5	0.63	95	1.51
Curd .. .. .	2	0.03	13	0.04
Ghee—cow .. .. .	8	0.30	55	0.47
Ghee—buffalo .. .. .	2	0.05	59	0.54
Butter .. .. .	1	0.02	5	0.05
Condensed milk .. .. .	..	..	1	0.01
Powdered milk .. .. .	2	0.01	27	0.10
Other milk and products .. .. .	..	..	23	0.47
Sub-total : milk and products .. .. .	59	5.12	535	9.68

## APPENDIX II—contd.

1	2	3	4	5
<i>Condiments and spices</i>				
Salt .. .. .	67	0.08	682	0.24
Turmeric .. .. .	46	0.12	550	0.33
Chilly—green .. .. .	25	0.10	355	0.19
Chilly—dry .. .. .	30	0.15	422	0.44
Tamarind .. .. .	1	..	32	0.04
Onion .. .. .	61	0.40	641	0.88
Garlic .. .. .	17	0.03	318	0.15
Coriander .. .. .	18	0.03	314	0.14
Ginger .. .. .	4	0.02	123	0.06
Pepper .. .. .	2	0.01	82	0.07
Methi .. .. .	1	..	12	..
Saffron .. .. .	..	..	3	..
Mustard .. .. .	2	0.01	41	0.02
Jira .. .. .	6	0.05	135	0.13
Clove .. .. .	2	0.01	34	0.03
Flachi .. .. .	2	0.01	22	0.01
Mixed spices .. .. .	63	0.56	610	0.96
Other spices, etc. .. .. .	..	..	3	..
Sub-total : condiments and spices .. .. .	68	1.58	687	3.69
<i>Vegetables and products</i>				
Potato .. .. .	67	1.31	682	3.04
Muli, turnip, radish .. .. .	12	0.05	161	0.17
Carrot, beet .. .. .	..	..	1	..
Arum .. .. .	1	..	14	0.01
Other root vegetables .. .. .	..	..	1	..
Brinjal .. .. .	47	0.30	528	0.77
Cauliflower .. .. .	18	0.14	208	0.41
Cabbage .. .. .	9	0.07	184	0.28
Jack fruit .. .. .	4	0.03	117	0.13
Ladies finger .. .. .	24	0.16	323	0.53
Tomato .. .. .	36	0.26	354	0.49
Cucumber .. .. .	..	..	3	..
Pumpkin .. .. .	17	0.09	276	0.27
Gourd .. .. .	8	0.03	149	0.13
Karela .. .. .	19	0.15	243	0.30
Bean .. .. .	11	0.06	145	0.14
Pea .. .. .	7	0.03	76	0.09
Other vegetables .. .. .	16	0.08	266	0.39
Palak .. .. .	21	0.10	319	0.35
Amaranth, chalai .. .. .	14	0.08	138	0.14
Menthi .. .. .	..	..	3	..
Other leafy vegetables .. .. .	7	0.03	134	0.12
Pickle preservative .. .. .	..	..	1	..
Other vegetable products .. .. .	4	0.01	32	0.03
Sub-total : vegetables and products .. .. .	68	2.28	687	7.79



## APPENDIX II—contd.

1					2	3	4	5
<i>Fruits and products</i>								
Banana, plantain	..	..	..	..	16	0.18	196	0.33
Orange	..	..	..	..	13	0.15	129	0.46
Lemon	..	..	..	..	12	0.07	135	0.28
Mango	..	..	..	..	2	0.04	67	0.35
Jack fruit	..	..	..	..	1	0.02	2	..
Pineapple	..	..	..	..	..	..	1	0.01
Coconut	..	..	..	..	1	0.01	23	0.03
Papaya	..	..	..	..	..	..	3	0.01
Cashewnut	..	..	..	..	..	..	1	..
Apple	..	..	..	..	..	..	27	0.18
Dried fruits	..	..	..	..	..	..	4	0.01
Other fruits	..	..	..	..	..	..	15	0.04
Other fruit products	..	..	..	..	..	..	1	..
Sub-total : fruits and products	..	..	..	..	28	0.47	309	1.70
<i>Sugar, honey, etc.</i>								
Sugar—crystal..	..	..	..	..	71	1.60	663	4.86
Sugar—desahi	..	..	..	..	1	0.03	2	0.01
Gur	..	..	..	..	4	0.03	123	0.22
Honey	..	..	..	..	..	..	2	0.02
Sugar candy	..	..	..	..	..	..	17	0.03
Sub-total : sugar, honey, etc.	..	..	..	..	73	1.66	668	5.14
<i>Pan, supari, etc.</i>								
Pan leaf	..	..	..	..	6	0.25	133	0.41
Pan finished	..	..	..	..	45	0.84	331	0.93
Supari	..	..	..	..	6	0.11	131	0.34
Lime	..	..	..	..	8	0.01	140	0.01
Katha	..	..	..	..	6	0.02	119	0.10
Others	..	..	..	..	..	..	16	0.03
Sub-total : pan, supari, etc.	..	..	..	..	51	1.23	458	1.82
<i>Tobacco and products</i>								
Bidi	..	..	..	..	32	1.09	334	1.59
Cigarette	..	..	..	..	28	1.30	161	0.96
Zarda, kimam and surti	..	..	..	..	3	0.06	42	0.10
Cigar, cheroot	..	..	..	..	..	..	3	0.02
Chewing tobacco	..	..	..	..	7	0.16	81	0.28
Smoking tobacco	..	..	..	..	1	0.01	4	..
Leaf tobacco	..	..	..	..	1	0.01	7	0.02
Hukka tobacco prepared	..	..	..	..	1	..	11	0.02
Others	..	..	..	..	3	0.02	21	0.03
Sub-total : tobacco and products	..	..	..	..	66	2.65	547	3.02

## APPENDIX II—contd.

1	2	3	4	5
<i>Alcoholic beverages</i>				
Toddy, neera .. .. .	..	..	2	0.01
Country liquor .. .. .	4	0.16	108	0.79
Ganja .. .. .	..	..	13	0.06
Bhang .. .. .	2	..	4	..
Refined liquor .. .. .	..	..	4	0.05
Others .. .. .	2	0.04	20	0.12
Sub-total : alcoholic beverages .. ..	8	0.20	143	1.03
<i>Other beverages</i>				
Tea leaf .. .. .	49	0.55	591	1.61
Coffee powder or seed .. .. .	..	..	7	0.03
Sub-total : other beverages .. ..	49	0.55	593	1.64
<i>Prepared meals, etc.</i>				
Meals .. .. .	34	12.26	64	2.41
Snack-saltish .. .. .	48	2.17	358	1.77
Snack-sweet .. .. .	21	1.42	117	0.64
Hot drink tea .. .. .	67	1.99	538	2.06
Hot drink coffee .. .. .	1	0.05	2	0.01
Ice cream, fruit salad .. .. .	..	..	1	..
Cold drink .. .. .	1	0.03	1	..
Others .. .. .	..	..	1	..
Sub-total : prepared meals, etc. .. ..	87	17.92	659	6.89
Total : food, beverages, etc. .. ..	95	52.71	718	100.99
(i) Food .. .. .	..	48.63	..	95.12
(ii) Tobacco, pan, supari and intoxicants .. ..	..	4.08	..	5.87
<b>FUEL AND LIGHT</b>				
Fire wood and chips .. .. .	54	1.00	430	1.38
Coal and coke .. .. .	52	0.58	624	1.76
Saw dust .. .. .	2	0.02	17	0.03
Kerosene oil—fuel .. .. .	54	0.19	544	0.33
Kerosene oil—lighting .. .. .	29	0.20	318	0.48
Electricity—fuel .. .. .	3	0.04	14	0.04
Electricity—lighting .. .. .	12	0.20	106	0.36
Dung cake .. .. .	16	0.09	278	0.44
Methylated spirit .. .. .	..	..	1	..
Electric bulb .. .. .	2	0.04	49	0.12
Candle .. .. .	..	..	3	..
Match box .. .. .	73	0.29	683	0.45
Other lighting oil .. .. .	..	..	1	..
Others .. .. .	..	..	4	0.01
Total : fuel and light .. .. .	86	2.65	709	5.40

## APPENDIX II—contd.

1	2	3	4	5
<b>HOUSING</b>				
<i>Rent for housing, etc.</i>				
Residential house—rent .. ..	73	9.33	492	11.62
Residential land—rent .. ..	..	..	12	0.03
House rent—owned/free .. ..	22	2.81	223	3.97
Water charges .. ..	5	0.05	58	0.09
Sub-total : rent for housing, etc. ..	95	12.19	717	15.71
<i>House Repairs and upkeep</i>				
Repairs .. ..	..	..	6	0.14
White washing .. ..	..	..	7	0.07
Sub-total : house repairs and upkeep ..	..	..	10	0.21
<i>Furniture, etc.</i>				
Bed stand, cot .. ..	..	..	10	0.08
Mat, mattress, durrie .. ..	3	0.14	6	0.05
Chawki, takhat .. ..	..	..	1	..
Curtain, screen, blind .. ..	..	..	1	..
Sofa, couch .. ..	1	1.30	1	0.18
Chair .. ..	..	..	4	0.05
Stool .. ..	..	..	1	..
Sub-total : furniture, etc. .. ..	4	1.44	23	0.36
<i>Household appliances</i>				
Box, trunk .. ..	..	..	2	0.04
Suit case, attache case .. ..	1	0.05	2	0.01
Utensil—earthenware .. ..	4	0.02	69	0.04
Utensil—iron .. ..	..	..	1	0.01
Utensil—bell metal .. ..	..	..	3	0.04
Utensil—aluminium .. ..	2	0.05	18	0.09
Utensil—copper .. ..	..	..	1	..
Utensil—brass .. ..	..	..	1	0.11
Glassware .. ..	1	..	15	0.05
Enamelware .. ..	..	..	2	0.01
Chinaware .. ..	..	..	8	0.02
Bucket .. ..	1	0.06	7	0.03
Broom .. ..	11	0.05	129	0.08
Rope, string .. ..	1	0.04	5	0.03
Other electricals .. ..	..	..	3	0.16
Clock, time-piece .. ..	..	..	1	0.04
Household tools .. ..	..	..	1	..
Other household appliances .. ..	2	0.02	2	..
Repairs and maintenance .. ..	..	..	3	0.01
Sub-total : household appliances .. ..	19	0.29	232	0.77

## APPENDIX II—contd.

1	2	3	4	5
<i>Household services</i>				
Domestic servant, ayah .. ..	4	0.28	47	0.38
Cook .. ..	3	0.07	5	0.02
Sweeper .. ..	..	..	4	0.01
Others .. ..	1	0.02	3	0.02
Sub-total : household services .. ..	8	0.37	56	0.43
Total : housing .. ..	9	11.29	717	17.48
CLOTHING, BEDDING, ETC.				
<i>Readymade clothing</i>				
Dhoti .. ..	9	0.66	60	0.82
Lungi .. ..	4	0.11	14	0.06
Pyjama .. ..	..	..	1	0.01
Trousers .. ..	2	0.25	13	0.16
Half pant .. ..	..	..	22	0.23
Jawahar coat, etc. .. ..	..	..	2	0.01
Vest .. ..	2	0.05	8	0.03
Bush shirt .. ..	1	0.07	21	0.21
Shirt, kamij, kurta .. ..	2	0.15	19	0.19
Ganji, banian .. ..	8	0.12	35	0.15
Sari .. ..	6	1.13	134	2.88
Blouse, choli .. ..	1	0.06	4	0.02
Petti coat .. ..	..	..	4	0.02
Salwar .. ..	..	..	1	0.01
Dopatta, urani .. ..	..	..	1	0.01
Frock .. ..	..	..	18	0.21
Undergarment .. ..	2	0.02	4	0.01
Chaddar, angabastram .. ..	1	0.08	7	0.12
Towel .. ..	2	0.05	4	0.02
Gamcha .. ..	1	0.02	11	0.03
Handkerchief .. ..	1	0.01	2	..
Shawl, wrapper, scarf .. ..	1	0.06	2	0.03
Sweater, pull-over .. ..	2	0.21	9	0.16
Long cloth .. ..	..	..	1	..
Other garments .. ..	..	..	1	..
Other knitted garments .. ..	..	..	1	0.01
Sub-total : readymade clothing .. ..	29	3.95	227	5.40

## APPENDIX II—contd.

1	2	3	4	5
<i>Non-readymade clothing</i>				
Dhoti .. .. .	2	0.31	10	0.23
Lungi .. .. .	1	0.04	8	0.08
Pyjama .. .. .	1	0.05	10	0.06
Trousers .. .. .	5	0.55	26	0.49
Half pant .. .. .	1	0.13	18	0.24
Jawahar coat, etc. .. .. .		0.23	7	0.06
Vest .. .. .	..	..	1	..
Bush shirt .. .. .	1	0.23	12	0.18
Shirt, kamij, kurta .. .. .	24	1.82	124	1.34
Coat, over coat .. .. .	8	0.39	65	0.60
Ganji, banian .. .. .	..	..	1	..
Sari .. .. .	2	0.29	43	1.01
Blouse, choli .. .. .	2	0.10	31	0.17
Petti coat .. .. .	..	..	6	0.05
Salwar .. .. .	..	..	9	0.31
Dopatta, urani .. .. .	..	..	4	0.07
Frock .. .. .	..	..	22	0.19
Undergarment .. .. .	..	..	4	0.02
Chaddar, angabastram .. .. .	..	..	2	0.02
Gamcha .. .. .	..	..	6	0.02
Wool .. .. .	..	..	1	0.01
Long cloth .. .. .	5	0.21	46	0.35
Mulmul .. .. .	..	..	5	0.06
Satin .. .. .	6	0.25	31	0.34
Poplin .. .. .	2	0.07	37	0.30
Other shirting, etc. .. .. .	7	0.48	48	0.81
Other cloth .. .. .	3	0.13	53	0.73
Other knitted garments .. .. .	..	..	2	0.06
Other clothing (misc.) .. .. .	..	..	5	0.11
Sub-total : non-readymade clothing .. .. .	42	5.28	295	7.91
<i>Headwear</i>				
Turban .. .. .	2	0.22	10	0.13
Cap .. .. .	1	0.02	4	0.01
Sub-total : headwear .. .. .	3	0.24	14	0.14
<i>Bedding</i>				
Bedsheet .. .. .	1	0.02	33	0.39
Pillow .. .. .	2	0.10	5	0.03
Mosquito net .. .. .	..	..	1	0.01
Durrie .. .. .	..	..	4	0.04
Blanket, rug .. .. .	1	0.07	8	0.19
Bed cover .. .. .	1	0.09	3	0.03
Pillow case .. .. .	..	..	4	0.02
Bedding cloth .. .. .	..	..	2	0.03
Others .. .. .	..	..	5	0.07
Sub-total : bedding .. .. .	5	0.28	54	0.81

## APPENDIX II—contd.

1	2	3	4	5
<b>Foot-wear</b>				
Shoes .. .. .	5	0.40	64	1.03
Sandals .. .. .	1	0.13	18	0.22
Chappals .. .. .	4	0.24	33	0.22
Boots .. .. .	2	0.77	6	0.21
Slippers .. .. .	..	..	3	0.01
Socks .. .. .	1	..	9	0.02
Others .. .. .	..	..	2	0.03
Sub-Total—footwear .. .. .	11	1.54	105	1.76
<b>Miscellaneous</b>				
Laundry .. .. .	5	0.17	20	0.09
Washerman .. .. .	46	0.71	322	1.03
Washing soap .. .. .	90	1.11	703	2.10
Soda .. .. .	3	0.04	175	0.17
Tailoring, mending, etc. .. .. .	42	1.36	241	1.59
Others .. .. .	..	..	2	..
Repair, etc., footwear .. .. .	4	0.09	32	0.05
Sub-total : miscellaneous .. .. .	91	3.48	712	5.03
Total : clothing, bedding, etc. .. .. .	94	13.87	715	21.05
<b>MISCELLANEOUS</b>				
<b>Medical care</b>				
Doctors' fee .. .. .	1	0.01	45	0.39
Medicine .. .. .	15	2.55	179	2.55
Hospitalisation .. .. .	..	..	2	..
X-ray .. .. .	..	..	1	0.08
Health service centre .. .. .	1	0.03	1	..
Others .. .. .	..	..	1	..
Sub-total : medical care .. .. .	17	2.59	193	3.02
<b>Personal care</b>				
Hair oil, etc. .. .. .	74	0.99	663	1.66
Hair lotion, etc. .. .. .	1	0.02	4	0.02
Barber .. .. .	73	0.80	613	1.19
Snow, face cream, etc. .. .. .	6	0.07	81	0.17
Toilet soap .. .. .	80	0.60	651	0.97
Soap nut .. .. .	..	..	4	0.01
Comb, hair brush .. .. .	1	..	26	0.02
Mirror .. .. .	..	..	6	0.01
Face powder .. .. .	1	0.01	41	0.08
Tooth paste .. .. .	16	0.17	74	0.13
Tooth powder .. .. .	2	0.02	19	0.02
Tooth brush .. .. .	5	0.06	10	0.02
Neem and similar stick .. .. .	44	0.07	493	0.16
Blade .. .. .	13	0.05	88	0.05
Shaving soap .. .. .	..	..	3	..
Scent and perfume .. .. .	..	..	4	0.02
Others .. .. .	4	0.02	27	0.03
Sub-total : personal care .. .. .	93	2.88	716	4.56

## APPENDIX II—contd.

1	2	3	4	5
<i>Education and reading</i>				
School and college fees .. ..	..	..	313	2.22
Books—school .. ..	..	..	84	1.00
Books—general .. ..	3	0.09	13	0.05
Hostel charges .. ..	..	..	1	0.05
Stationery— all kinds .. ..	..	..	71	0.24
Private tuition .. ..	..	..	101	1.43
Newspaper .. ..	7	0.13	35	0.15
Periodical and journal .. ..	..	..	8	0.02
Library charges .. ..	..	..	4	0.01
Others .. ..	1	0.01	9	0.21
Sub-total : education and reading .. ..	8	0.23	356	5.38
<i>Recreation, etc.</i>				
Cinema .. ..	28	0.58	196	0.74
Toy .. ..	..	..	29	0.06
Pet animal purchase .. ..	..	..	6	0.03
Picnic, exhibition, etc. .. ..	..	..	2	0.01
Photographic expenses .. ..	..	..	1	0.01
Harmonium .. ..	..	..	1	0.11
Radio .. ..	..	..	2	0.39
String instrument .. ..	..	..	1	0.03
Club fees, etc. .. ..	2	0.04	7	0.03
Chance game, lottery .. ..	..	..	1	..
Others .. ..	..	..	2	..
Repair and maintenance .. ..	2	0.17	3	0.04
Sub-total : recreation, etc. .. ..	30	0.79	222	1.45
<i>Transport, etc.</i>				
Rai .. ..	10	1.20	63	1.78
Bus .. ..	40	0.77	254	1.10
Train .. ..	4	0.11	6	0.02
Rickshaw .. ..	1	0.02	11	0.04
Bullock cart .. ..	..	..	1	..
Horse Cab .. ..	..	..	1	..
Taxi .. ..	4	0.17	26	0.13
Petrol, etc. .. ..	..	..	5	0.08
Repair charges .. ..	3	0.68	28	0.39
Postage .. ..	46	0.50	280	0.31
Upkeep of horse and bullock .. ..	..	..	1	0.01
Others .. ..	..	..	2	0.06
Sub-total : transport, etc. .. ..	66	3.45	432	3.92

## APPENDIX II—contd.

1	2	3	4	5
<i>Subscription, etc.</i>				
Trade union .. .. .	22	0·29	243	0·41
Religious .. .. .	27	0·59	168	0·41
Gift and charity .. .. .	18	0·15	120	0·62
Other ceremonials .. .. .	3	0·07	44	2·44
Others .. .. .	..	..	3	0·04
Sub-total : subscription, etc. .. .. .	51	1·10	403	3·92
<i>Miscellaneous</i>				
Ornament—metal .. .. .	..	..	12	0·02
Ornament—glass .. .. .	..	..	27	0·05
Ornament—plastic .. .. .	..	..	2	..
Watch .. .. .	..	..	2	0·07
Fountain pen .. .. .	1	0·03	10	0·05
Umbrella .. .. .	3	0·17	19	0·22
Repair and maintenance .. .. .	3	0·09	18	0·13
Other pocket expenses .. .. .	13	0·68	82	0·52
Other miscellaneous expenses .. .. .	..	..	6	0·18
Sub-total : miscellaneous .. .. .	20	0·97	153	1·24
Total : miscellaneous .. .. .	..	12·01	..	23·49
Total : CONSUMPTION EXPENDITURE .. .. .	..	95·53	..	168·41
(B) NON-CONSUMPTION EXPENDITURE				
<i>Taxes</i>				
Road tax .. .. .	..	..	4	0·03
Income tax .. .. .	1	0·15	30	0·20
Municipal tax .. .. .	1	0·03	12	0·08
Chowkidari tax .. .. .	..	..	1	..
Others .. .. .	..	..	9	0·02
Sub-total : taxes .. .. .	2	0·18	56	0·33
<i>Interest, litigation, etc.</i>				
Interest paid on loan .. .. .	34	2·25	373	3·59
Litigation expenses .. .. .	..	..	3	0·07
Remittance .. .. .	59	30·55	188	13·39
Sub-total : interest, litigation, etc. .. .. .	73	32·80	478	17·05



## APPENDIX II—contd.

1	2	3	4	5
<i>Savings and investments</i>				
Ornaments—gold .. .. .	..	..	8	1.06
Ornaments—silver .. .. .	1	0.34	1	0.05
Livestock .. .. .	..	..	2	0.07
Bicycle .. .. .	3	4.38	9	0.94
Life insurance premium .. .. .	4	0.89	29	0.73
Provident Fund contribution .. .. .	76	5.03	647	6.75
Bank savings .. .. .	3	0.41	14	0.40
Loan advanced .. .. .	1	0.65	2	0.13
Shares and securities .. .. .	1	0.01	15	0.16
Others .. .. .	53	7.54	564	17.30
Sub-total : savings and investments ..	80	19.25	660	27.59
<i>Debts repaid</i>				
Debts repaid .. .. .	37	14.68	409	23.94
Sub-total : debts repaid .. .. .	37	14.68	409	23.94
<b>Total : NON-CONSUMPTION EXPENDITURE</b> ..	..	66.91	..	68.91

## SUMMARY

## (A) CONSUMPTION EXPENDITURE

Food .. .. .	..	48.63	..	95.12
Pan, supari, tobacco and intoxicants ..	..	4.08	..	5.87
Fuel and light .. .. .	86	2.65	709	5.40
Housing .. .. .	95	14.29	717	17.48
Clothing, bedding, etc. .. .. .	94	13.87	715	21.05
Miscellaneous .. .. .	..	12.01	..	23.49
Total .. .. .	..	95.53	..	168.41

## (B) NON-CONSUMPTION EXPENDITURE

Taxes, interest and litigation .. .. .	..	2.43	..	3.99
Remittances to dependents .. .. .	59	30.55	188	13.39
Savings and investments .. .. .	80	19.25	660	27.59
Debts prepaid .. .. .	37	14.68	409	23.94
Total .. .. .	..	66.91	..	68.91





